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METAMORPHOSE



Sincerely Yours
Orlando H. Fitzsimmons

METAMORPHOSE

Involving Regeneration of Individual and Race,
and also the Solution of the great
Problem of Poverty

BY
ORLANDO K. FITZSIMMONS

Price \$2.00
85

CHICAGO AND BUFFALO
PROGRESS PUBLISHING COMPANY

LONDON
C. D. CAZENOVE
5 Henrietta St., Covent Garden
1906

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1906

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DEDICATION
TO
THOSE WHO ASPIRE TO GOOD
AND THEY ARE LEGION
IN EVERY BUSINESS, IN EVERY PROFESSION
IN EVERY CALLING, IN EVERY WALK OF LIFE
RICH OR POOR, HIGH OR LOW
GREAT OR SMALL
THIS BOOK
Is Kindly Dedicated by
THE AUTHOR

1524876



*Within the Heart of the Universe the sweet
Spirit of Love showers the Earth with mani-
fold blessings of plenty.*

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FOREWORD

OUT OF GOLDEN CUPS

By Grant Wallace

Came three lowly brothers to the poppy field—
Pessimist, Dream-Maker and the Soul of Joy,
Seeking, seeking what the golden bloom might yield
Of sustaining sweets, or poison to destroy.

First, with hairy claws and eyes of burning malice,
From his lair deep in the desert sere and hot,
Toward the honied dew within the poppy's chalice,
Climbs the spider, ugly, grasping, fanged and squat;
Dashes down the velvet petals bruised and torn,
Seeks the blossom's dewy heart, and sits and sups;
Fills his poison-sac from out its golden horn—
Quaffing bitter venom out of golden cups!

Next, with eyes aslant and face of ghastly hue,
Bends the Mongol coolie o'er the golden field,
Gleaning milky beads of honied poppy-dew,
Forcing Nature's sweetest flowers to yield
Fantasies, which nations suck through yellowing lips—
Suck and float, dismantled, on the dreamy Ocean,
Rudderless, into the Port of Sunken Ships.
So, the Mongol, seeking Lethe's cursed potion,
Seeking blood-bought gold for sordid men in power,
Gleaning spectral Death in maddening shapes untold,
Scrapes with monstrous nail the weeping poppy-flower,
Conjuring maniac visions out of cups of gold!

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Then a gleaner came who wrought a different spell!
With cheerful, reverent care, and all unselfishly,
Deep within that selfsame golden poppy-bell,
Wrought the optimistic, nectar-finding bee;
Not as the venomed spider or poor human-kind,
But cheerily, as one who knows the truth of old:
"Whatsoe'er in life ye seek ye surely find"—
And garnered honey from that very cup of gold!

O, companions of the spider—ye who drain
Bitter cups at some Belshazzar's feast,
Cynic souls that ever murmur and complain,
Self-men, pelf-men, purblind brothers of the beast,
Learn this lesson—through the long, dim ages told,
Ye who prey and preach the gospel of Despair,
Drinking from life's chalice, though it be of beaten gold,
Seeking hate and malice—ye shall find but poison there!

Like the nectar'd bee or squat tarantula,
Ye build your own ideal. Lo, you can distil
From the self-same flowers that line life's way
Love or venom. You can make life what you will—
Or sweet or bitter. Yea, you have the power to say
What for you the cup of Destiny shall hold:
Better quaff life's sweetness from mere shards of clay
Than sip its poison out of jeweled cups of gold!

The searchers of this book will be able to find
therein whatsoever they seek.

The sole purpose of the work is to set forth
clearly the existing evils, their causes and their
purpose, and then to point out an inviting
method whereby Evil can be replaced with Good.

Nothing is free from the prevailing pollution
that saturates every phase of life, high and low,
great and small. The education, the associa-
tion, the environment of each individual must

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be changed to bring the Race into its birthright of Health, Happiness and Peace!

Many will probably be amazed at the criticism of our "Government" which includes all of its departments. The fear of prison often restrains people from expressing their opinion of law courts. In fact Fear is ever throttling Truth. Count Tolstoi says:

"One man does not assert the truth which he knows because he feels himself bound to the people with whom he is engaged; another because the truth might deprive him of the profitable position by which he maintains his family; a third because he desires to attain reputation and authority, and then use them in the service of mankind; a fourth because he does not wish to destroy old sacred traditions; a fifth because he has no desire to offend people; a sixth because the expression of truth would arouse persecution and disturb the excellent social activity to which he has devoted himself.

"Only the truth and its expression can establish that new public opinion which will reform the ancient, obsolete and pernicious order of life, and yet we do not only not express the truth we know, but often even distinctively give expression to what we ourselves regard as false.

"If only men were to boldly and clearly express the truth already manifest to them of the brotherhood of all nations and the crime of ex-

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clusive devotion to one's own people, that defunct, false public opinion would slough off of itself like a dried skin, and the new public opinion would stand forth, which is even now but awaiting that dropping off of the old to put forth manifestly and powerfully its demands and establish new forms of existence in conformity with the consciousness of mankind."

The author has no ties which either restrain the truth or warp the presentation of it. His one desire is to present clearly and forcibly the present evils and their intelligent remedy.

It should be clearly understood that he criticizes no individual member of the body politic, but that his aim is centered on the existing conditions, and the conditions alone. To be sure there are various grades of individual personalities, ranging from brutal malevolence to benevolent philanthropy, which make up the body politic, but there is no need to distinguish persons when conditions alone are considered.

The sole desire of the author is to tell the truth, and if there is a single statement made between these covers that is not the truth it is a mistake which will be gladly acknowledged and rectified publicly if our attention is called thereto.

If the things recounted herein are the truth, then many good souls will undoubtedly be ut.

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terly amazed that such things can exist in an intelligent civilization.

We endeavor not to rehash the evils which are so apparent that current publications are filled with them, but we point out even graver evils which are commonly considered good in the false light of the day. It would have been a great pleasure to have omitted all mention of Evil, but it is *necessary* to consider it in order by comparison, to become conscious of its opposite—the Good. If there were no Evil there would be no yearning of the Soul for Good, since all would be Good. A fish in a lake longs not for water.

The desire of the author is to accompany each departure from the conventional or well established with logical and scientific reason. In other words, to present ideas that are mathematically or logically correct and that can be worked out on a Cause to Effect basis. Facts can at all times be backed up with logic. Logic is another term for intelligent reasoning.

The ideas set forth in this volume are, on the whole, such a radical departure from the well established that we will no doubt be assailed with much criticism, and especially by those who read much and think little or none at all. The hasty or desultory reader will be apt to criticise most. Intelligent criticism is very helpful and we will welcome it most cordially

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since it will aid in bringing forth new and useful ideas. Inane criticism neither benefits the would-be critic nor the one criticised. It involves a waste of energy to the former and lends no aid to the latter. Intelligent criticism involves not only the locating of faults, but also the giving of logical reasons therefor, while inane criticism is an assortment of mere assertions unaccompanied by intelligent reason.

Flaws, when located, can be remedied. When intelligent reason locates real flaws it tends to perfection. An effort at intelligent criticism rewards the searcher, since it involves mental exercise which results in mental development and thus accomplishes one of the objects of this work.

We therefore desire intelligent criticism and would be pleased to receive any pertinent communications on the subject, and especially those of sufficient importance to warrant a revision of the book.

We ask no favors, we have no apologies to offer, our sole desire is to be of benefit to the Race.

“Truth wears no mask, bows at no human shrine, seeks neither place nor applause, she only asks a hearing.”

THE AUTHOR.

Buffalo, N. Y., Dec. 8th, 1905.

INTRODUCTION

“O Son, he that hears must co-understand,
and conspire in thought with him that speaks;
yea, he must have his hearing swifter and
sharper, than the voice of the speaker.”—
Hermes.

It has been said that in order to know a thing well one should know seven things about it, namely: the North of it, the South of it, the East of it, the West of it, the Top of it, the Bottom of it, and the Middle of it.

Present day knowledge consists in a more or less vague comprehension of things or conditions as they exist. The individual seldom troubles himself to ascertain the Causes which produce the Effects and contents himself with the “knowledge”* that Smith has failed in business, or that Rockefeller is a millionaire, or that a big strike is on in Chicago, or that the First National Bank has failed, or that the managers of various Life Insurance Companies are custodians of \$2,500,000,000 of other people’s money, or that the average office holder is a grafter, or that the men who make our “laws”

*See Note (a) Appendix.

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are boodlers, and the land is full of prisons, and the air full of crime, and 10,000,000 of American people are on the verge of pauperism.

The comprehension of such things is termed "knowledge," and perhaps it is, but it is not Wisdom.

Wisdom is the comprehension of the Causes which produce the Effects; it is the true light of the Mind; it is the manifestation of real intelligence.

Man is ever deceived by Effects or appearances because he is prone to accept the appearances as the ultimate, or the end of knowledge, rather than as mere symbols to enable him to decipher Divine Ideas.

We look about us and see poverty and want and crime and shame spread broadcast over the land, and fail to realize that these are merely symbols or hieroglyphics for us to decipher that we may comprehend the message. It is God's handwriting on the wall.

"The moving finger writes; and, having writ,
Moves on; nor all your piety nor wit
Shall lure it back to cancel half a line,
Nor all your tears wash out a word of it."

Supreme Intelligence never brings about a condition without a Purpose, and the trend of the great order of things is ever onward and upward.

Thrice Great Hermes says:

"Providence is Divine Order."

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“Necessity is the Minister or Servant of Providence.”

An analytical contemplation of those two great propositions serves to give us a glimpse of the mighty procession of the things that have been, the things that are, and the things that are yet to be manifested.

Nature is the materialized word of God, always in motion, ever changing; a giant Scroll traced by Divine Fingers, always unfolding, ever expanding.

Learning to read the Scroll is the first step in the attainment of Wisdom, and Wisdom increases as perception grows keener.

A moment's thought enables us to perceive that in Nature the Supreme Intelligence performs its wonders unhampered by the perversity of man's ignorance. Nature is the school of the wise. There we find a constant succession of the New growing out of the decomposition and disintegration of the Old. Nature casts off the Old and builds up the New. Man would progress more rapidly if he would follow Nature in this respect, but he is prone to be fearful of the New and cling blindly to the Old, not because the New is bad, but because of his innate selfishness.*

Then, too, man is indolent and dislikes to make the effort necessary for the comprehension of the New. The stupid and lazy individual

*See Note (b) Appendix.

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invariably says, "The old way is good enough for me." If all the world assumed that attitude there would be no progress; if all were drones no honey would be gathered.

Life is a constant succession of good things—natural things—for us to utilize. It is the Old things that decay; it is the utilization of the New grain, the New fruit, the New Ideas that benefit and advantage the human race.

"To each, according to his talent, shall the mysteries of the kingdom be revealed, to every-one according to his humility, spiritual light and merit. But from the arrogant, the selfish and spiritually proud, shall all things be taken away, and truth shroud herself in the veil of delusion."—The Light of Egypt.

CHAPTER I

LIGHT IS NEEDED

“A good tree cannot bring forth corrupt fruit, neither can a corrupt tree bring forth good fruit; wherefor by their fruits ye shall know them.”—Matthew.

The physical vision of each individual is limited to a small circumference even though he stand on the summit of a mountain. A traveler passing through our country from coast to coast sees but the narrow pathway of his vision. If he be observant he will see much more than the ordinary gazer. As he passes through the country he will perceive a delightful harmony wherever Nature holds sway. His brief glimpse of the cities will, however, probably convey to him the impression of discord and strife, for there men congregate together in a continuous battle more fierce and vindictive and devoid of compassion than any that were recently waged on the fields of Manchuria.

If the traveler will stop and explore one of these municipal fields of battle he will find the hospitals and asylums filled with the wounded; he will find strewed over the field hundreds

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wounded unto death. He will, if his exploration be thorough, find far more misery and suffering in one of these modern charnal houses, called cities, than he could find in all of the battles of the late war. If his vision were keen enough to pierce through the walls of the homes he would find therein a reflection in miniature of the strife and the misery on the outside.

It is not necessary here to recount the horrors of the slums and sweat shops, nor even the greater evils of modern society. The Salvation Army, the Volunteers, and kindred local organizations are endeavoring to alleviate some of the suffering in the lower world, while the upper world continues its flagrant violation of every divine law, living on the spoils of trickery, robbery and pillage.

If the traveler would understand the moral status of the leaders of the warfare, he should first penetrate the mysteries of the City Hall. There he will be most apt to find a band of "reputable" citizens, well drilled in the modern art of pillage, who plunder for hire. They are usually in the pay of prominent "business" men, sometimes called "captains of industry" because of their proficiency and industry in the scientific quest for dollars.

Going from the City Hall to a modern merchandising establishment, he can see the spirit of the day manifested in various forms of deception that range from the petty catch-penny,

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affair to the studied deception of an accomplished bunco-steerer. In some of these large establishments he will find a horror which transcends mere robbery. It is the crime of the procurator who seeks to debauch the mothers of the race!*

From here the traveler can proceed to the Courts of "Justice"—Justice, not only blindfolded but contaminated and defiled by her vicious associates, like pure and noble womanhood dragged in the mire of infamy—and there he will find human vampires, called lawyers, whose profession it is to suck the life blood of those wounded in this modern battle. The traveler need not make close inspection to perceive the gaudy scenery, the pompous display, and the bumptious mien with which the tragi-comedy of "Justice" is daily presented to the morbid and short-sighted audience. He hears a magnificent oath, after this manner, taken by each lawyer who is admitted to the bar:

"Whereby I invoke God's help that I may do no falsehood nor consent to the doing of any in court; that I may not wittingly or willingly promote or sue any false, groundless, or unlawful suit, nor give aid or consent to the same; that I may delay no man for lucre or malice, but that I may conduct myself with all good fidelity."

This is the honeyed speech of the villain in the play with which he seeks to delude his vic-

*See Note (c) Appendix.

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tim into a false feeling of security. The first opportunity the average lawyer has to do so, he will go into court and willingly and knowingly lie and use the most disreputable means to convict an innocent person of some crime just to win his "case." The judges are chosen from out the general assortment of these harpys, and whenever possible, they decide a case to their own satisfaction before they hear it. It saves time. Lacking real wisdom, it is impossible that they dispense real justice. They are not here charged with accepting bribes, but, being human and a natural product of the times, they are at least amenable to influence, and "influence" today is a near neighbor to dollars. The curtain is finally rung down on this modern travesty placarded as "The Majesty of the Law," and the traveler takes a stroll over the field in general.

Everywhere is seen a hurrying and skurrying to and fro. The air seems impregnated with blighting Fear and gross Suspicion. Fear, resulting from vague imaginings or dire forebodings, is everywhere present. Nearly every individual views his neighbors with suspicion.*

On every side he sees men and women bartering their manhood and womanhood for dollars. He sees "business" assassins skulking in the shadows, ever on the alert to knife and plunder relative, friend, or stranger. If these assassins

*See Note (d) Appendix.

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are successful, they are regarded as eminently “respectable” in the eyes of the community. These often build churches, either to disguise their worship of the golden calf, or in a vain attempt to appease the longing of the soul for Good. They are so saturated with the spirit of deception that they often deceive themselves; so fired by Greed that they rob themselves of life’s real joys!

Filled with compassion for the souls incased in the material shell and struggling to break through into the light, the traveler takes up his journey imbued with a desire to call a great Peace Conference in some sylvan ampitheater, filled with the harmony of Nature’s orchestra, where, gathered together in receptive silence, the envoys of the people could hearken to the voice of God.

He extends his travels from North to South, from East to West, endeavoring to obtain a comprehensive view of the Nation—a Nation composed of a great and glorious people, not intentionally vicious or sordid, but surrounded with an environment which blinds them to the real object of life.

He perceives a great Tree flourishing in their midst, called Modern Commercialism, and the fruit thereof is Poverty, and Want, and Crime, and Shame. He realizes that since the fruit is corrupt, the Tree is of necessity a corrupt Tree, and he quickly perceives that the corruption

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extends through root and branch, and he would fain point out the corruption to the people, and teach them the method whereby they may exterminate it.

He finds the land filled to overflowing with most bountiful material blessings; it is a storehouse of material treasures, vast beyond man's conception. Not only is there sufficient for the most luxurious demands of the American people, but he finds that they are daily sending huge cargoes of surplus products to the various peoples of the Earth. Yet in spite of the fact that there is plenty for all and to spare, he finds the land filled with civil strife and contention over these same products! Everywhere the combat rages fierce and relentless and no quarter is shown.

“Then in our might we swing our cruel ax
And blast the life of someone—for a coin!”*

Even those who decry the wars of powder and sword, rush gleefully into this modern slaughter of the innocents, and, vampire-like, suck the last drop of blood from their wounded and dying victims. It is not only pitiful; it is sickening.

Everywhere he goes he finds prisons for the incarceration of those luckless ones who overstep the conventional man-made rules of Grab. There are those who make a profession of tak-

*See Note (e) Appendix.

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ing by force instead of in the usual "legitimate" way, and these are the outlaws of this modern warfare.

He sees gallows whereon murder is committed "according to law." The real murderers are not those who spring the trap, but they are the men who make the "laws" which provide for the murder. The executioner is but an accessory to the horrid crime.

He finds further that our self-praised Government has degenerated from a Government of the people, by the people, for the people, to a Government of commercialism, by commercialism, for commercialism; of deception, by deception, for deception; of grafters, by grafters, for grafters!

He is filled with a profound respect for the American people, and for their dormant possibilities which await development; but he has the most supreme contempt for what is commonly considered the "Government" as it now exists.*

Looking into the conduct and characteristics of the average officious official of the day, the traveler finds him imbued with the desire to tyrannize over the freeborn citizens who come under his particular "supervision." He would make the people feel that he is master and they the servant, rather than they the master and he the servant performing a duty to the com-

*See Note (f) Appendix.

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monwealth. He continually seeks more "power," and readily joins the cohorts of Grab in making and sustaining "laws" for the extension of his suzerainty. Individually, he is petty and altogether despicable when he flaunts his officious arrogance in the face of those who have conferred upon him a little temporary authority, but united with the gang, he is a formidable menace to the welfare and prosperity of the people.

Seeing all this and much more the traveler perceives the urgent need of Light for the guidance of the people, that they may shape their proper course.

Words are but symbols for the expression or picturing of Ideas or conditions.

The pictures above are devoid of the life, the animation, the heartaches and mental anguish which the traveler saw, and they but mildly represent conditions which prevail in "free" America today. The fruit of the Tree is bitter and soul-destroying.

The painter has neither a hostile nor an unkindly feeling for any participant in the brutal and demoralizing conflict being waged, any more than one who dislikes war would have enmity against the individual soldiers in a battle.

He desires simply to call attention to the conditions, which are but the Effects of Causes. He assails not an individual, but a condition. There are good men and noble men in every

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profession and business, and even in office, but even they are often victims of the illusions with which they are surrounded.

The Voice of Good once exclaimed, "Father forgive them, for they know not what they do." That was when erring men, "honestly" believing it to be evil, sought to crucify the Good. That same Good dwells with us today, and men are still "crucifying" it!

There is a land of promise, a land filled with milk and honey, where swells the grand anthem of "Peace on Earth, Good Will Toward Men."

That land is not far distant if we pursue a direct course toward it. The path is neither full of thorns which tear nor stones which bruise; nor is it overgrown with a tangle of poisonous shrubbery which treacherously hides dark chasms where venomous reptiles breed; nor does it wind and interwind through miasmatic dismal swamps, nor across inviting quicksands waiting to engulf; or through barren wastes of desert drought wherein no cooling water flows to quench the spirit's thirst. But the fair path leads direct through glade and dell, beside glad brooks arrayed in Nature's peaceful green, festooned with hue and shade of verdure bright, while all about, the carol of Universal Love's sweet song pervades the air and fills the soul with the symphony of Peace.

Such a path there is and it will be disclosed to those who, with eyes to see and ears to hear,

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pursue a search for it. Let Intelligent Reason be the guide; and all Prejudice and Fear be banished from the mind. Prejudice and Fear are the offspring of Ignorance and are very antagonistic to Intelligent Reason. It were useless to yoke together a deer and a tiger for the purpose of utility.

While none have yet set forth a scientific remedy for the existing evils, many students have already called attention to their existence, of which the following from the pen of J. D. Buck, M.D., F.T.S., S.R., 32°, is an excellent example:

The most hopeful sign of the times is the humanitarian work being done by thousands of well disposed persons who appreciate existing evils, and desire to get rid of them. In very many instances, however, the results attained are by no means commensurate with the energy or the sacrifice employed, for self-sacrifice is a virtue not altogether unknown to Christendom. But in very many instances these humanitarian efforts resemble an attempt to destroy a Upas tree, which being cut down every day, grows again before morning. We imprison and execute criminals, and crime nowhere decreases. We sequestrate and doctor the insane, and insanity continually increases. We build hospitals for orphans, the sick and the aged, and we do well; but orphanage, sickness, and the distress and poverty of age grow in no wise less. *It ought sometime to occur to us that society is all wrong, or that something is radically wrong with all our methods.* In the aggregate all the

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profits derived from scientific discoveries and from labor-saving machines has to be returned to the criminal or indigent classes. The only thing that we can boast of as a result is an increase in the number of millionaires; and these, as a class, instead of being the fruition of a higher evolution, are almost without exception the very flower of a Civilization of Competition and Selfishness.

What then, is really the matter with our boasted civilization? The answer is, IGNORANCE and SELFISHNESS; it is the result of the "Sin of Separateness." * * * * *

Is it not reasonable to suppose that if we were possessed of real knowledge we might so govern our actions, and so shape our lives as to avoid the pitfalls of ignorance, and set our feet on the line of the higher evolution? * * * *

Science offers a theory, or a working hypothesis, but still does not give us Knowledge. So long as it requires all of our energies to barely maintain existence on the physical plane, and to help those who cannot even do that, unaided, we have little opportunity to seek for higher things.

The complicated system under which we are working is the result of many generations of evil-doing, and these results cannot be changed in a day. Many of our modern institutions, covered over as they are, with abuses and injustices, are, nevertheless, so deep-rooted that they will have to work themselves out to the bitter end of pain, sorrow, and, probably, through lawlessness and bloodshed. This *need* not be, yet it would be impossible to convince all at once, a sufficient number of individuals who are in-

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volved in these institutions, of the real cause of our misery, and, at the same time, to induce them to co-operate AT ONCE to remove the cause. Such a thing is not to be expected, because of universal unbelief as to the existence of the remedy proposed; hence, retributive Justice will have to work out its own results.

Is it really necessary that mankind should forever remain in ignorance, and forever repeat the same follies, and invite the retribution that we have invoked?—*Mystic Masonry.*

If these things are the Effect of a Cause, then it is the part of Wisdom to seek out the Cause which produced the Effect. Then we will have taken our first step toward the solution of the Great Problem. Having ascertained the Causes which produce the evil Effects, we can, through a simple process of deduction, ascertain and put into operation Causes that will produce opposite Effects. Thus is the matter reduced to a simple mathematical proposition! We will then deal with a practicability, not a fancy.

God in his infinite Wisdom made every whole composed of at least two parts, which are termed the Positive and Negative elements of the thing, whatever it may be. It is the union of the Two that makes the thing, and the thing differs from either of its parts. Therein we find the Principle of the Trinity.

The great subject or science of Economics is composed of two elements; one is Positive, the other Negative: one is Production, the other

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Utilization. Without Production there could be no Utilization; and without Utilization there would be no Production.

The problem of Production is easy; it is the problem of equitable Distribution and consequent Utilization that is all important at the present time. Light is needed for the illumination of this all important subject and it will be given in the following chapters.

The individual is usually so occupied with his own personal affairs that he gives little or no thought or heed to the Universal. If he is doing well in business he, as a rule, is content with the prevailing conditions. If, on the contrary, he is a victim of adverse circumstances—of poverty—he becomes more than ever a slave to conditions, and while he is not content, still he is so occupied with seeking bread that he seldom takes his eyes off the ground; and if one would know he must needs look up.

The great commercial Tree is made up of various infinitesimal parts, and each one of these parts is called a “transaction.” The parties to a transaction seldom, if ever, gaze beyond the narrow confines of their own horizon. What they do is practically unknown to the balance, while what the balance do is practically unknown to them. Such methods we may justly term haphazard. Men are doing *something*, but they do not know *what* they are doing.

In the following pages some of the results

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of these haphazard methods will be presented for your contemplation and amazement, and the whole process will be analyzed in such a manner that you should be able to contemplate "business" from the standpoint of the Universal.

Is it not time that people understand what they are doing as a whole as well as individually?

The Presidential Campaign of 1896 served to call the attention of millions of American people to the fact that the great question of finance is a mighty subject, and well worth their notice. That "Campaign of Education" should have taught another lesson also—the lesson of Utility—which is of even more importance than the simple knowledge of what "money" is and of what it is made.

On this matter, also, light is needed and will be given.

To the individual who has persisted to this point, sufficient has been said to impress upon him the importance of Education on this subject, and this brief treatise is an earnest effort on the part of a fellow traveler along life's highway to present some ideas which he believes of vast importance in the grand march of human progress. The right to present them has been earned by many years devoted to their careful investigation and analytical study.

A work of this kind necessarily involves many

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statements of fact from which logical and scientific deductions are made for the purpose of evolving propositions or axioms with which to mathematically demonstrate other truths. All of the statements of fact herein are made with the positive knowledge on the part of the writer that they *are* statements of fact and not mere surmises. This the reader should bear in mind, and he should either accept them as statements of fact or clearly prove the contrary. A fact is a result obtained by logical and scientific deduction, and is either a condition, an operation, or a self-evident truth.

“And who denies it? But let him do it that can, and hath leisure; but he that trembleth, and is troubled, and his heart is broken within him, let him spend his time on something different.”—Epictetus.

CHAPTER II

PRESENT CONDITIONS IN PERSPECTIVE

“A wise man loveth rebuke; but a fool despiseth wisdom.”—Proverbs.

The better class of current publications are teeming with criticisms of existing conditions in the world of finance. The *Era Magazine*, *Everybody's*, *Tom Watson's*, *McClure's*, *Pearson's*, the *Saturday Evening Post*, *Success*, and numerous other publications are pointing out various conditions of gross error that exist in “Government” and “business,” but none of them have yet attempted to set forth the basic cause or causes which produce these conditions, nor have they attempted to suggest a rational and feasible Remedy.

Of all these various publications that are arousing people to a slight understanding of the magnitude of the existing evils, *Everybody's* probably takes the lead because of the clear cut ideas presented in its columns by two of the most powerful writers of the present day, Thomas W. Lawson and Charles Edward Russell.

Mr. Lawson's *Frenzied Finance* stamps him

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as being one of the greatest men of the day. In reference to him people often remark that he has "wonderful facility of expression," which is true, but these same individuals are very apt to overlook the fact that before one can have "wonderful facility of expression," he must have Ideas back of it. Expression emanates from Ideas. All there is to human consciousness is Ideas. The greater and more diversified the Ideas, the greater the consciousness, and consequently the greater the individual. Mr. Lawson's consciousness being clear and forcible, it presents its Ideas in a manner clear cut and forcible. He is absolutely fearless, sincerely honest, and honestly sincere, which must be self-evident to any person who judges the Tree by its fruit. He is pointing out certain evil conditions—Effects—with a wand of fire, and his words have been burned on the minds of many thousands of people. Developments are emphasizing the fact that, while his pictures are drawn true to life, his pen is as inadequate to express the real life and action in the picture as the painter's brush is inadequate to express the groans and mental anguish of a battle field.

Mr. Lawson has promised us a Remedy for the evils he discloses, and we must wait patiently until the time arrives for it to be revealed before we can analyze it to determine whether or not it be feasible and scientific, and whether

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or not we can be of any assistance in its application.

It is probable that the average person who reads *Frenzied Finance* does not realize that the conditions Mr. Lawson exposes in Wall Street, prevail, in but a lesser degree, in every city, town, and village in the country; and that if he has discovered the true universal Remedy, the results of its application will purge grab and graft from the land, and will revolutionize modern commercialism.

The true Remedy will solve the great problem of equitable wealth distribution and consequently the great problem of Poverty, and will teach men the wisdom of working for the work's sake instead of for the dollar's sake. Any Remedy that fails to accomplish this would be deficient in exact proportion as it falls short of this result. A dose of morphine will not cure neuralgia. Temporary relief is not a cure.

There can be no Effect without a Cause. Present commercial evils are very deep rooted and the process of grubbing them out will be slow and tedious. Practically everyone is in the oppressive grasp of Modern Commercialism.

Modern Commercialism does not consist alone in the articles and commodities, the railroads and steamboats, the farms and the mines, and all the various things that man utilizes for his welfare; nor does it consist of the people who comprise the present population of the

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earth; but it is a sordid system of swapping wherein "profit" is obtained through deception, without regard to the advantageous utility of the things for the welfare of the people. This is possibly best exemplified by modern scientific food adulteration whereby men deliberately poison their fellow-beings for hire—for the "money" they can "make" out of it.

It should not be understood that no good has accrued to humanity through this mad race for dollars, for it has served to develop the inventive faculty of men in the creation of marvelous machinery to assist human hands in the great process of Production, and the making of other contrivances for the convenience and welfare of the people.

The human race may be likened to a great river system, wherein new water is constantly arriving at the source while the old is being discharged at the mouth. Without new water the river would run dry. The people who occupy the earth today are but transients who are soon to depart. The existence of the Race as a whole depends upon what they secure or produce collectively through or from Nature, and continued effort is necessary to supply their wants. The work of the whole is the aggregate work of the individuals. Each succeeding generation is under tremendous obligations to the preceding ones.

When the individual labors and changes some

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of Nature's material into food, clothing, machinery, buildings, furniture, etc., or when he does anything else for the welfare of mankind, he benefits the race in proportion to the results accomplished by him, and the balance of mankind are then under obligation to him in exact proportion to what he accomplishes. Generations yet unborn will share in the benefits that Edison is conferring on the race.

Since the needs and desires of the modern individual are greatly diversified, involving the present necessities, comforts, and luxuries of life, he is constantly under obligation to others, and what he receives is the result of the effort and labor of many hands and brains besides his own.

No individual can possibly, within the narrow limits of a life time, without the aid of others, make himself a modern suit of clothing or build himself a modern residence,—to say nothing of the greater conveniences, such as railroad, street car systems, etc.—since this would involve him in the work already accomplished by many preceding generations. The discovery of iron and its utility, for instance, lies far in the past.

To reduce this to a simple comprehensive proposition we may state that each individual is practically absolutely dependent on others during his journey from the cradle to the grave.

Away back in the past somewhere was

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evolved a plan whereby these various obligations could be easily and rapidly cancelled by a universal commodity, which in our language bears the name of "money." Time brings progress and from a crude beginning the present financial plan is the result, wherein "credit," or the representation of "dollars" on paper, and not the "dollars" themselves, is the primary factor in "business."

Trusting that this brief reference to the connection and relation of obligations and "money" will make plain the fact that a "dollar" in the possession of an individual simply represents a "dollar's worth" of something coming, we can now proceed with the analyzation of present conditions.

"Business" is a name we have given to the customary method or manner of swapping or exchanging obligations, and, in its present state, it is a relic of barbarism, as it is but a modification of the old feudal system wherein the feudal lord "treated his tenants and villiens as a part of his stock." As an example, consider the modern Trust wherein practically one man can withhold a commodity that is absolutely necessary for mankind's welfare, if not existence, unless the people pay the ransom, or, in other words, contribute to him the representation of obligations to the extent of millions and millions of "dollars." In order to maintain the value and integrity of the "dollar" *these*

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obligations must be cancelled! Having thus placed millions of men under obligation to him, he becomes, under the present plan, their absolute master, and they serve him in the various capacities of sub-lords, overseers, collectors, menials and serfs. The analogy is plain.

The fault, however, is not with the *man*, any more than it was in the old days. His love of power, his environment, his blindness and his other weaknesses must be considered. He can't resist the siren's voice.

The fault is in our method or manner of "business," which, sooner or later, will be replaced by a better, nobler System. Bellamy's vision in *Looking Backward* will materialize. He will some day be regarded as a Prophet. People will finally recognize what a really splendid tool man has devised in "money," the symbol of obligations. They will comprehend its true function, and thus settle the Trust question, the Tariff question, the Labor question with its strikes and lockouts, and all these various problems that demand and insist upon a solution before harmony can be brought out of the existing discordant conditions. Man alone is out of tune, out of harmony, with the natural order of things. But he will not always rebel against that Divine Law which Christ said was like unto and equal to the first great Law. He will eventually perceive how much more natural and

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enjoyable existence will be when the Golden Rule is universally practiced.

Under the existing customs, the spirit of spoliation,—of plunder—pervades and saturates the whole body politic, and the “legitimate” processes of extracting money from the other fellow are various and ingenious. Some of them are simply nefarious, like a blackmailing or slandering newspaper, for instance, which actually “sells” its sickening mental poison to its devotees who habitually crave the “dope.”

The modern business rule is, “get all you can and give as little as possible.” The God of the modern “business” individual is spelled G-E-T, instead of G-o-d.

“Money-making” is a misnomer; “*money-getting*” is the proper phrase. No man “makes” money;—he “gets” money. Men are sent to prison for *making* money. Many other similar phrases have been coined and have come into universal use for the sole purpose of making “money getting” as a profession, respectable.

Such phrases as “earning power of money,” “earning capacity,” “legitimate profit,” “value received,” etc., are misapplied statements.

For instance, there is no such thing as the “earning power of money.” *Money is inanimate and has no inherent power.* Men can move a dollar over and over again under the “profit” system, and make it repeat itself in cumulating

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“Credit”; but *men* do that,—the “*dollars*” don’t.

“Earning capacity” in business is simply the capacity for swapping things for “money” so as to get the best of the bargain.

“Legitimate profit” is any amount of tribute that can be exacted by one individual from another without using force or other means expressly contrary to provisions in legal enactments.

“Value received” is usually a “gold brick” phrase handed to the unsophisticated to cover up the fact that tribute has been or is being levied.

Blindly and frantically men are rushing to and fro in a mad scramble for “dollars,” the attainment of which they call “Success.” It is appalling to think that man, in his consummate ignorance, has consigned himself to a condition of abject slavery, but such is the case; and his inexorable master is named Material Gain!

Possibly the best illustration of the modern conception of “Success” is obtained from the following extract from a leading editorial of a great modern newspaper:

TRY TO ANALYZE YOURSELF—BE YOUR OWN CHEMIST.

Mr. E. J. Carson writes a letter, asking various questions. Here is an extract:

“Will you write on the following:

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“What are the qualities that make for success?”

“How can one find out the work one can best do?”

Mr. Carson is one of about eighty millions of Americans that are asking “How can I succeed?”

* * * * *

It is *The American* question. Magazines are published simply to answer that question. All millionaires are begged to answer it, over their signatures. Clergymen deal with it occasionally. Modern college presidents make it their specialty.—(San Francisco Examiner, Oct. 5th, 1904.)

There you have it—*Success!*

What is modern “Success”? It is the acquirement of material things—“ownership” of lands, buildings, furniture, merchandise, evidences of indebtedness, such as stocks, bonds, mortgages, notes, “bank deposits,” etc., things which are of little or no actual value to the individual who possesses them except as he utilizes them for the necessities and comforts of this short life and for his spiritual upbuilding or expansion.

The average “successful” individual today is one who has acquired titles to various “goods” and “chattels,” which he sincerely hopes he will *never be obliged to use!* His whole desire is to *keep and hoard* what he has *and get more*, which, in turn, will be of no prac-

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tical use or benefit to him because this also he seeks for the sole purpose of keeping or hoarding. He has no intention of utilizing it for any purpose, except as an instrument with which to get more. And so on and on, year in and year out. He thus enslaves himself for the period of his natural life, and when he dies, this "successful" individual has the "satisfaction" of leaving his heirs "comfortable," and the heirs, after making the usual division with the lawyers, courts, etc., take their various portions and enslave themselves in exactly the same manner; that is, they have no idea of using this that was left them for any other purpose than simply as an aid to get more, thus repeating the process of their predecessor; and they, in turn, have the same "satisfaction" when they die, as did he; that is, if they are "successful."

History informs us that we have had various "ages" in man's evolution from a low state to a higher one. The present age is the age of "Commercialism." It is the age wherein each individual's whole energy is expended in acquiring a temporary "deed" to a portion of the earth,—a mere *appearance* of wealth. History, however, makes no record of his wonderful "Success." He pursues a mirage. His life is a dismal FAILURE, even though his "fortune" at death be reckoned with nine figures. No more important admonition was ever given to humanity by a Master of Wisdom than Christ's injunction, "Lay not up for yourselves treas-

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ures upon earth; but lay up treasures in heaven; for where your treasure is, there will your heart (mind) be also."

While we believe that each individual should be surrounded by the environment best adapted to his higher development and expansion—music and art and books and brooks—according to his aspirations, we must heartily deprecate the modern conception of "Success," especially since there has been evolved a System under which men can so adjust their obligations to each other that there will be no necessity whatever for individual accumulation of vast amounts. Sooner or later this mad scramble for "wealth" for the mere sake of its possession will be known only in history. Men will learn to use, to utilize what they need, and cast off the burden of the superfluous!

To obtain a general view of existing conditions consider the following facts: Under Nature's great Law of Evolution the population is constantly increasing. We are inventing marvelous machinery to take the place of human hands and thus do away with labor. We have in operation a system for the concentration of "wealth," or surplus, into the hands of a few individual members of the race whose greed expands as their "possessions" increase, except in a few rare cases. Carnegie, for instance, reached the point where he realized the small worth of vast accumulations of material

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wealth to the individual, and he exclaimed "It is a disgrace for a man to die rich."

To go over the summary above briefly once more:

The material wealth of the race is being concentrated into the hands of a few;

The population is constantly increasing;

We are doing away with labor.

It does not require much analysis to perceive that a continuation of these conditions should not long endure, and they *will* not, because there is another element that is keeping pace with other conditions in the evolution of the race that will master and adjust the situation. This element is Enlightenment, the mentor of civilization.

It is as stupid to think that the present iniquitous conditions will be permanent as it would be to think that the old feudel system would be permanent. A short fifty years hence will see a mighty change in the relations of men regarding material things.

The old plan of Competition—grab and graft—has served its purpose. It has reached its zenith when an individual, under it, can accumulate beyond his finite conception, and under the inexorable Law of Action and Reaction it will now begin, slowly but surely, to decay, and out of the decomposition will spring its successor.*

In the human mind new Ideas are constantly

*See Note (g) Appendix.

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displacing the old. Enlightenment is the constant succession of new Ideas coming into the consciousness of the race.

This does not necessarily imply that human consciousness or comprehension is developed alike in each individual member of the human family, because there are always pioneers in the field of thought, as there are pioneers in the material world, who go out into the wilderness and blaze the trails which afterward develop into roads and highways, which become commonplace by usage.

There has recently been evolved a great system of Education, whereby the people may have presented to them for their profit and advantage the advanced thoughts of the pioneer workers for World Betterment, and this educational work carries with it a scientific System of Economics which will eventually free each persistent co-worker from the bonds of material slavery with which the old conditions bind him.

This new System complies with Natural Law and contemplates both mental and material freedom for its votaries, and the purpose of this volume is to call the attention of a few thinkers to the fact that the present disease of the body politic has been scientifically diagnosed, the Cause located, and a Remedy prepared which will restore a natural and healthy condition.

“But whatever it be that afflicts us, it is to that thing that the remedy is to be applied.”—Epictetus.

CHAPTER III.

THE CAUSE OF PREVAILING CONDITIONS.

“He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase.”—Ecclesiastes.

We have said that the solution of the problem of Production is easy. The problem of Distribution and Utilization is difficult only because of man's propensity to hoard. Hoarding and non-utility are practically the same.

This trait of hoarding is a half-breed made up of equal parts of Greed and Fear.

Since Greed now makes his entrance, it is well for us to describe him and set forth his position in the family so that we will understand his relations. He is a twin brother of Fear and is, consequently, a grand-child of Ignorance and the direct offspring of Selfishness.* Greed has a far more hideous personality than Fear. He is utterly devoid of love or charity or goodwill. He is thoroughly and heartily malicious. His face, with glowering eyes of malice; his yellow fanglike teeth protruding from his rapa-

See Note (b) Appendix.

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cious mouth; his leaden pallor and generally distorted visage make him repulsive beyond description. His physique is powerful; arms of exceeding length, and fingers long, sinuous, and grasping. He stalks about in a stooping posture, glaring eagerly about for ought that he can secure.

Fear appears almost the antithesis of his brother Greed. His timorous eyes are always filled with apprehension of an impending danger, and he is altogether a picture of piteous fright. The most trivial occurrence throws him into a palsied panic. He is so cowardly weak that he is despicable, repulsive, and even nauseating.

Greed and Fear are the evil spirits—basic Causes—which have produced the Effects outlined heretofore, and we daily come in contact with their degenerating influence.χ

There is a little word of three letters which stands for one of the most tremendous and important Principles in the Universe. The word itself is not generally considered of any great importance, and all because the import of the Principle for which it stands has not become apparent to the race. The little word is spelled U-S-E. Just stop a moment and let your perception proceed to the very boundaries of your conception of the great Order of Things and see if you do not find that little word, or the Prin-

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ciple for which it stands, everywhere present and everywhere dominant.

You cannot conceive of a thing in Nature, however small or insignificant, that is not being utilized, or undergoing a change to make it useful.

Hoarding is the polar opposite of Utility, and is evil in exact proportion as Utility is good! Intelligent Utility is a thing of Wisdom; while sordid hoarding is of Ignorance. Intelligent Utility is Divine; while ignorant hoarding is nefarious.

To the Supreme Mind, hoarding is most reprehensible, and it was therefore decreed that hoarding must always succumb to inevitable disintegration. To this end Supreme Wisdom has provided the moth, rust, decay, spoliation, etc. The spoil of the robber is invariably the surplus of the robbed. Whatever is builded is sooner or later torn down. The only permanent creation is that accomplished through the simultaneous and continuous action of the building up and tearing down processes. All "unhealthy" conditions are caused by the unbalanced application of these two Principles.

A recent newspaper article stated that Mr. Rockefeller and his son are trying to solve the problem of how to utilize some of their surplus for the benefit of mankind. This is a task that should not be confined to Mr. Rockefeller alone, since the problem that *every* man should be

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studying is, "How can I best utilize *my* surplus for the benefit of humanity."

The following is a pertinent illustration of the fatuous stupidity of hoarding:

A little more than a year ago a silver dollar, dated 1881, came into the author's possession. It was much worn, which indicated that it had been very useful to the American people as "money" during the twenty-four preceding years, and that it had traveled far and fast. It is a good dollar and will pass current in any community in the United States. In order to illustrate the fatuity of hoarding or non-utility, he placed this particular dollar in his pocket and carried it for over a year, and still has it in his possession. By doing this he stopped the utility of the dollar, not only at a loss to the body politic to whom all "dollars" belong, but also to his own detriment, since he forfeited the utility of that which the dollar represents. Should he retain the dollar in his possession during the course of his life, its value would be utterly lost to him, while he would despoil his fellowmen of vastly more than its ostensible face value, since the value of a "dollar" to the body politic increases as its utility extends. One "dollar" cancels a thousand "dollars' worth" of obligations when it is moved a thousand times.

Read and understand the Principle of Utility set forth in the Parable of the Talents.

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Utility is natural. Hoarding is unnatural.

Utility complies with Natural Law. Hoarding violates and opposes Natural Law.

That which violates Natural Law is error or Evil. That which is based on error is corrupt. Modern Commercialism, based on the spirit of Hoarding, is, therefore, corrupt and its fruit is corrupt fruit.

It may be well to call attention to some of the other errors underlying Modern Commercialism and show their direct connection with Greed and Fear, therefore we ask you to consider the "Sin of Separateness" in connection with Competition.

Competition, as applied in Modern Commercialism, is strife and contention for the same object at the same time. Two boys fighting for a marble illustrates it. It destroys all brotherly love, and accomplishes no beneficial results.

It might be well in contemplating the expression "The Sin of Separateness" to have in mind a brick in a rubbish heap, while realizing also that one brick does not make a building.

The Principle underlying Competition is the polar opposite of the Principle expressed in the Golden Rule, and hereinafter is elucidated the fact that the Golden Rule is but the expression of a Divine Idea or Law.

Sin or error is opposition to Divine Ideas.

When Strife and Contention are added to the "Sin of Separateness," we have the prin-

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cial ingredients of modern "business" Competition.

Does it seem the part of Wisdom to establish strife and contention as the proper manner of adjusting our obligations to each other?

Separateness on the part of the individual is Selfishness, and it does not require a mathematical demonstration to show that Greed is the instigator of the strife that seeks to obtain what another is endeavoring to get at the same time.

Instead of fighting over marbles, men fight over "dollars," and the ordinary "business" individual does not hesitate at any of the little petty devices of deception that are recognized by "good business men" as "good" business policy.

Eliminate "profit" from Commercialism and Commercialism would cease to exist.

The entire institution of Commercialism is based on the principle of continuous and perpetual swapping at a "profit"—until the consumer is reached, who derives his "profit" through the utilization of the thing.

The real principle of "profit" was clearly illustrated to us some years ago by a little boy—a little ragged urchin—who was selling matches.

"Do you want to buy some matches?"

"How much are your matches a package?"

"Ten cents a package."

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"I can go to the store and buy those matches for five cents a package."

"I know it," was his honest reply.

"Why do you want me to pay you ten cents for them, when I can buy them for five cents?"

"So I can make something on them!"

His last reply was uttered with childish frankness, without effort at deception, and we did not appreciate its full significance until after he had departed, else we should have purchased all of the matches and given him many times his price, instead of buying but one package, for he had given us an illustration of "profit" such as we had been seeking for a number of years.

"PROFIT IS CHARITY IN DISGUISE, AND IT IS THE ONE BENEFICENT ELEMENT OF MODERN COMMERCIALISM.

Charity is animated by the noble principle of mutual benefit—Universal Love! By it alone Modern Commercialism exists. Through it alone can Co-operation be established!

Modern Commercialism inverts or reverses the *application* of this noble Principle.

How? You shall see:

Modern Commercialism is based on Deception, necessarily.

Why? Because the bestowing of benefits under that plan is not voluntary. "Cost" marks on merchandise are secret—the spurious is gilded for appearance's sake—the best is put on

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top, etc. Various deceptions are practiced to hide the "profit."

New deceptions are daily invented and eagerly sought by the "trade." If you are a "business" man, you know that you do not dare publish your "profit" on each article you "sell."

If, then, "profits" (benefits) are not given voluntarily, they are taken by deception under the piratic rule of *take* which reads:

"Get all you can and give as little as possible."

Practically all persons today are engaged in a mad race for "dollar" accumulation under the banner of Deception—some are crawling on their hands and knees, some are walking, some are running, and some are using various kinds of conveyances, slow and fast. Many have fallen by the wayside and a few are mangled and torn by the cruel wheel or laid low by the bandits that lurk in the shadows. More often, however, the worst highwaymen ride in the most up-to-date vehicles. The mildest picture of this idiotic scramble that could be drawn would be full of horror. It has converted this beautiful earth into a slaughter pen.

We maintain that there is a better, simpler way—a way of Peace—a road that is grand and beautiful—that is not infested with banditti, and where each wayfarer has equal rights and privileges with his fellow travelers.

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Under the new intelligent System the great Principle of Mutual Benefit is applied under the rule which reads:

“ALL THINGS WHATSOEVER YE WOULD THAT MEN SHOULD DO TO YOU, DO YE EVEN SO TO THEM.”

Under the new System there is no deception, no gilding of the spurious, no putting the “best on top.” The “profit” is known to each participant. Nothing is hidden.

If the Principle of “profit” or Mutual Benefit is good—if Charity is good—why should there be deception in its application?

“Use brings Gain. Hoarding brings Loss.”—Mulford.

CHAPTER IV

TURNING ON THE LIGHT

“Therefore, I write these things being absent, lest, being present, I should use sharpness, according to the power which the Lord hath given me to edification, and not to destruction.”—2 Corinthians.

The rules of conduct laid down by the high priests of Mammon—officials—provide certain penalties to be meted out to those sacrilegious ones who have the temerity to desecrate the popular Idol. Woe be unto him who dares to assert and demonstrate that the Golden Calf is now old enough to be an Ox, which should be broken to the yoke and taught his place as the servant of man. He will be haled into court at the instigation of some District Attorney and tried for trampling on the “peace and dignity” of the people. In his “trial” the judge will “rule out” everything that savors of intelligence or reason, and everything pertinent to the real question, and instruct the figure-head jury to bring in a verdict of guilty as charged, and then proceed to fix the punishment of the impious offender.

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Did it ever occur to you how zealous some persons are to restrict to the narrow boundaries of their own intelligence the actions of other people, and especially with respect to the use the other fellow shall make of his own dollars? The average "judge" does not know the first principles of finance, yet he will gravely and ponderously deliver himself of a nonsensical financial "opinion" that other judges, who possibly have no "opinions" of their own, will use as a "precedent" for the next fifty years. If a judge were made to suffer for every injustice he inflicts on others, he would probably have more respect for Truth and Justice and less for stupid "precedent" than he has now.

A judge, however, is merely human and is subject to human nescience and consequent ailments and idiosyncracies. Even under normal conditions he is as apt to be mistaken as any other individual, but when he allows himself to be guided by the blunders of others, he is usually a paragon of incompetence for the trying position he holds.

The framers of the Constitution of the United States conferred a lasting benefit upon posterity when they provided that every citizen should have the right of free speech. You can *discuss* the Idol and its characteristics, if you choose, without running the risk of being consigned to a dungeon.

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Let us take advantage of this right, and analyze the relationship of the Almighty Dollar to Man, its creator.

It may be well at first to call attention to the fact that neither a dollar nor a car-load of dollars is either the "measure of value" or the "unit of value," because Value is a thing intangible and cannot be measured. It has no unit. The value of any article or commodity consists of its beneficial utility. The assertion that money is the "medium of exchange" is probably correct, but is not sufficiently lucid. Often dollars are bestowed where there is no exchange.

"DOLLARS" ARE THE SYMBOLS OF OBLIGATIONS OR DEBTS.

A "dollar" in the possession of an individual simply represents that the balance of mankind is under obligation to or indebted to him to the extent of a "dollar's worth" of the necessities, comforts, or luxuries of life. It is so much universal "credit" on his ledger account with the balance of mankind.

When an individual has a "dollar's worth" of something coming from another *particular* individual he is very restless until it comes into his possession, or at least he endeavors to secure it at the earliest possible moment. This "dollar's worth" of something coming may be represented on either metal or paper. In fact,

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it is usually an actual "dollar." When one person cancels his obligation to another person by means of "dollars" he simply transforms *individual credit* to *universal credit*.

When an individual deposits "dollars" in a bank he transforms his universal credit to individual credit again!

It is amusing to watch the mental contortions of people in playing this oscillating game of wobble-wabble! Smith makes himself miserable until he collects from Jones so that he may "deposit" the amount in "the bank."

When a bank loans money out, it transforms its universal credit to individual credit.

When an individual "deposits" one hundred dollars in a bank and the bank loans that hundred dollars to another individual, then the "depositor's" universal credit is transformed into individual credit twice removed!

"Credit," in the sense that we here use it, is that thing or condition which is created by "Debit"—Debt or Obligation. This is the only true "Credit," although the word is sometimes used in this sense: "Your credit is good at Smith's." Analyzed, this expression simply means that Smith is willing, for a consideration, that you become indebted to him.

The foundation or unit of the monetary system of the United States is an *imaginary* unit described in a statute law which says that

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a dollar shall be of the value of 23.22 grains of pure gold*. The astute law-makers do not specify just what the "value" of 23.22 grains of pure gold is, however. They probably did not think of that; but then, they are not supposed to think. Their duty is simply to make "laws." This statute law is followed by other statute laws setting forth the manner in which this imaginary unit shall be symbolized in various denominations and fractions thereof by means of metal and paper. One thousand dollars, whether in one piece or a thousand pieces of metal or paper, are but one thousand repetitions of the *representation of the imaginary unit*.

Since the "value" of 23.22 grains of pure gold is extremely indefinite, it is somewhat difficult to arrive at the exact "value" of one thousand "dollars" by using a small piece of this particular metal as a "measure." The real value of dollars lies in their utility, as will be clearly demonstrated in a succeeding chapter.

Since dollars are the symbols of obligations, the "dollar" is also the "unit of account." The record of all transactions is therefore kept in "dollars" and fractions thereof.

"Credit" always represents and is represented by so many "dollars" and differs from the actual "dollars" themselves only to the

*See Note (h) Appendix.

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extent that its universal use is restricted. A "dollar" is valueless to you if you can get nothing for it; so is "credit." "Credit," under normal conditions, can always be transformed into "dollars."

There are billions of dollars of "wealth" that exists today only on paper, i. e., "Credit." For instance, the bank "deposits" of the people of the United States are over twelve billions of dollars (\$12,000,000,000) and there are less than three billions of actual dollars (\$3,000,000,000) in existence. "A bank depositor says he has money in the bank, and actually thinks he has, but, in reality, he has only a credit on the bank ledger which may or may not be redeemed like any other indebtedness, for the money in a bank belongs to the bank and is always many times less than the deposits."*

A "bank deposit" is simply an evidence of indebtedness of the bank to the depositor, payable practically on demand, sixty days notice being the extreme limit. When we say that the "bank deposits" are twelve billions of dollars it is but another way of stating that the banks owe their depositors twelve billions of dollars, or, four times the total number of actual dollars in existence, and this vast amount is payable practically on demand! Therefore, a persistent run on a bank—or on

*From Speech of A. B. Stickney before Bankers' Convention, Milwaukee, 1901.

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all the banks—leaves the bank but one alternative, and that is to close the doors and refuse payment, because they cannot possibly pay out that which they do not possess. They have simply contracted to return four dollars to depositors *on demand* for every dollar there is in existence—if their depositors will give them time.

“But,” you say, “they have securities.”

Yes, they have “securities” which are their own “*individual credits*” calling for the delivery of “dollars” from other people to them, but you must understand that *there are only a limited number of actual dollars in the country* for the banks and the other people too, so that no amount of “securities” can possibly, at one time, call in more dollars than there are in the country, can they?

This illustration is given simply to make plain what “credit” is, and we will further state that the banks *can* pay their depositors “\$4.00 for \$1.00,” as designated above, and “make money” at it, provided they are given leeway enough to move a portion of the money in the country a sufficient number of times. If they can move it all four times, one-half of it eight times, or one-quarter of it sixteen times, they can approximately accomplish the desired result. This is further elucidated in a chapter on Utility.

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As the matter stands at present the bankers are simply involved in an intricate maze of "Credit" and "Debit" which they, themselves, do not comprehend, and they have probably never given a thought as to when and where and under what conditions they will emerge.

We have been looking at modern banking by the light of a lantern, and while we have the subject before us it may be well to turn the searchlight on it for closer inspection. If the system is entirely good it will certainly bear the closest scrutiny, and we can in no wise injure it by telling the truth about it.

We have no desire to injure anybody or anything. If there are what we consider pitfalls in the path that men are traveling, it is our duty to point them out.

Pat Sheedy is a gambler quite extensively known. A true gambler is a man who gives the other fellow a chance to win. A "sure thing" man is one who gives the other fellow no chance to win. Mr. Sheedy is something more than a mere gambler, he is a philosopher. He made a remark not long ago that is very pertinent when applied to the banking system. In speaking of the game of high finance he referred to it as the game of O. P. M. When asked what kind of a game it is, he replied substantially as follows:

"It is the game of Other People's Money. The man who plays the game can't lose and

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may win; the man who furnishes the money can't win and may lose."

If you will apply this to the banking business you will no doubt perceive its aptness.

According to the report of the Comptroller of the Currency of the United States, some five hundred National Banks have already failed, with worthless "securities" amounting to over one hundred millions of dollars! These banks never promised any profit to the individuals who put up the money, since National Banks do not even pay interest on deposits. While they did not say to their victims in so many words, "We give you no security but take your money and use it until you call for it. You can have it any time you like, although, in case of emergency, you must give us thirty or sixty days' notice. ALL THIS, OF COURSE, RESTS ALSO ON THE CONTINGENCY OF OUR HAVING THE MONEY OR BEING ABLE TO GET IT WHEN YOU WANT IT." Yet these were the conditions on which the people put in their money and this was the only "security" given by the banks, *and such are the present conditions!* There is no chance whatever for a depositor to gain, and there is a lively possibility that he may lose.

These five hundred "National" Banks were playing the game of O. P. M. from the "sure thing" standpoint, and happened to lose—the *other fellow's money*.

It is a most delectable game and very exciting

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to the fellow who puts up the money and knows what he's doing! A banker is eminently "respectable" until he loses and is found out.

If these things are not so, then let every newspaper in the land proclaim their falsity and point out where the error lies. Every individual, however, outside of insane asylums and institutions for the feeble minded can easily analyze the matter for themselves.

In one respect the Savings Banks are better than National Banks; in other respects they are on an equality. They are just as "strong" so far as actual strength is concerned. By the way, in speaking of the strength of a bank it is well to remember that it is not always the bank with the most "capital stock" that is the strongest. Some who have analyzed the situation had rather put their money into small banks than large ones. A bank is small when it does not owe much. A large bank has much more money to "invest" than has a small bank, and in order to get their money working they are very apt to take greater risks. This is not necessarily so, however.

The feature wherein Savings Banks are better for the depositor than National Banks is the fact that they divide with the depositor some of the winnings of the game. These winnings are called "interest."*

*"Interest" is fully discussed in another chapter.

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The report of the Comptroller of the Currency for 1903 shows that in 1820 there were ten Savings Banks in the country, while in 1902 there were one thousand and seventy-eight Savings Banks who sent their reports to him. A table published in the report shows that the number of banks and depositors and deposits have constantly and gradually increased during the period. In 1820 there were about eight thousand six hundred depositors; in 1902 there were over seven million depositors! In 1820 the total deposits were about one million dollars; in 1902 the total deposits were about three billions of dollars! This table does not necessarily argue that the people are becoming more foolish all the time; but it does serve to give a pertinent little lesson in Nature's great Law of Increase.

The following analyzation of the Savings Bank system applies also to the National banking system except in the matter of "interest" paid to depositors.

A person or group of persons who desire to go into the banking business, go through a certain legal process, the details of which are not necessary here, and then secure some suitable room and put in the necessary fixtures, decorate the windows with appropriate gold leaf, and open the doors to the public. Then, like the little boy selling matches, they say or imply something like this:

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“Let us take your money to use because we want to make something on it. Our quarters are very expensive as we desire to impress you with our solidity, but you need not mind the expense, since we will soon be able to win enough to make us even with the game and then we will be “on velvet.” All we require of you is to furnish the money; we will do the rest. We are very respectable and we go into this business simply to do you the favor of looking after your money. We will give you three cents interest on every dollar you leave with us for a full year, and three cents more at the end of each year thereafter so long as the money remains with us. So you see at the end of thirty-three years you would have received back ninety-nine cents and would still have a dollar coming.

“Another important thing you should remember is never to withdraw any of your money from our bank except in cases of extreme necessity. The proper thing to do is to leave your money with us during your entire life. That, you will perceive, is sound financial advice, since it comes from a banker.”

Of course the above sounds ridiculous to one who understands what money is and wherein its value lies. But to the thoughtless human sheep who blindly follow foolish precedent and tradition, this appears to be the essence of financial wisdom. They reason thus: A banker has money, therefore he is a financier. A financier is wise because he knows how to get money;

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therefore his words are words of wisdom. Selah!

Over seven millions of people have some three billions of dollars on "deposit" in the Savings Banks alone! These banks, according to the Comptroller of the Currency, had a total of some thirty millions of dollars cash on hand at the time he made his report; the balance was *owing to* the banks as individual credits. This means that if all the depositors of these one thousand seventy-eight banks should demand their money at the same time, the banks, as a whole, could pay the depositors, as a whole, thirty millions of dollars, and would still owe them a grand total of two billions, nine hundred and seventy millions of dollars (\$2,970,000,000) and the depositors, before they could get the entire amount, would be obliged to wait until the banks could get what was coming to them from the other fellows. It is a simple school-boy problem in arithmetic.

That is nothing against the banks, but it simply serves to illustrate the system. They are just as "strong" now as they were before that statement was made. The banking system has some good features as well as bad features. We simply wish to make plain that bankers are human and banks artificial.

There is a method in all this seeming madness as we will endeavor to make plain. Our people have accomplished a wonder most won-

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derful without knowing what they were about, and it is time that they learn to intelligently utilize what they possess.

Among the good features of the present banking system are those involved in credit transference. Mr. E. G. Lewis of St. Louis, Mo., recognized these good features and embodied some of them in a banking system under the title of the *Peoples United States Bank*. When he presented his ideas to the people they were received with most kindly consideration and in a very short time over sixty thousand people joined Mr. Lewis in the enterprise and contributed to it many hundred thousands of dollars.

As soon as it became apparent to the devotees of the established game of O. P. M. that this new innovation might possibly deflect some of the people's money from their own pockets, a gigantic fraud was perpetrated upon Mr. Lewis and the sixty thousand people who united with him, by means of a "fraud order" issued by the Postoffice "department." If the sixty thousand people lose any money with that bank they must blame the Postoffice "Department" for depriving them of their rights to the use of the mail service, and for the wanton destruction of their private property.

The tyranny practiced by the Postoffice Department under the notorious "fraud order" law is dollar tyranny, and dollar tyranny is the

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most infamous and soul-destroying despotism in the world, and it is time that the American people were becoming cognizant of this fact. Public officials in a Republic should be public servants, but the present breed are, with a few exceptions, petty autocrats ensconced behind "laws" manufactured either by themselves or their colleagues.* Put your finger on an office holding politician and you usually locate an individual who is making a profession of going after the people's money without a single thought for their welfare. The exceptions are few.

You must remember that there are three Departments in our Government, the Legislative, the Executive, and the Judicial, and every office holder in each one of these three Departments should be judged solely by the benefits he confers upon his fellowmen; not by his "position" nor his accumulated "wealth." If we could have a Roosevelt, a Tom Johnson, a Folk or similar manifestations of sterling manhood in every important office in the land, including the courts, there would be more equity and justice prevalent than there is today. We must be thankful that honest officials are becoming more plentiful.

It is one thing for a President to say that "every man will be given a square deal" and another thing to carry that statement into

*See Note (s) Appendix.

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practical effect. It is a very wise President who knows all the skulduggery that is going on either in his Postoffice Department or even the Federal Courts. Patrick Henry's thrilling words may be aptly repeated here:

"I care not what course others may take; but as for me, give me Liberty or give me Death. If this be treason, make the most of it."

Consolidated into one grand aggregation of deception and spoliation the cohorts of Mammon—dissembling Politicians, Frenzied Financiers, Great Trusts, Bankers, Courts, and Lawyers—pursue their arrogant course, waxing fat on the toil of the people, since it is the people alone that maintain the value of their "credit."

Not one of the divisions mentioned above do ought to confer a lasting benefit upon mankind. Their energy is centered solely on obtaining "dollars" for themselves. It is time that the millions who are "governed" were allowed to sit down at the feast of good things.

The way is being provided—the feast is being prepared! Will you come?

"And I have this aim—to perfect you, that ye be unhindered, uncompelled, unembarrassed, free, prosperous, happy, looking unto God alone in all things great and small."—Epictetus.

CHAPTER V.

UTILITY

“There is that scattereth and yet increaseth;
and there is that withholdeth more than is
meet, but tendeth to poverty.”—Proverbs.

Reference has been made in a previous chapter to the importance of Utility. Its prominence in the great question of Economics is difficult to set forth briefly and clearly with mere words, because it radiates through all the intricate maze of the material relationship of men.

It is not necessary here to go into the question in minute detail, but the subject will be treated sufficiently to show that its importance has not been overrated and especially with reference to “dollars.”

The following quotation from the pen of a philosopher will serve to properly introduce the subject:

Of a surety withholding cannot enrich the individual, for in the magnanimous economy of Nature she provides a law that the use of a thing constitutes its only value. The products

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of Nature are such as to defy hoarding. She will not permit her products to be hoarded. Her law is "use them or I will cause them to spoil."

The hoarding of money impoverishes the masses, but who believes this? The moment a dollar is hoarded it loses every scintilla of its value, for the value of money is in its exchange only. The use of money is the only value it possesses, and when this is universally understood, there can be no such thing as poverty in the world. A dollar, worth nothing in itself as paper, by placing it in circulation, will pay off an indebtedness of many millions by passing from one hand to another. But that same dollar hoarded leaves man a debtor, simply because someone has deprived him of the medium of exchange.—FRANCIS EDGAR MASON.

In the above statement Mr. Mason involves *the great Principle of Utility*, and his statement is weak only when he departs from this Principle! For instance, take the sentence, "The use of money is the only value it possesses, and when this is universally understood, there can be no such thing as poverty in the world." The first clause in that sentence expresses a positive truth, while the second clause is the one weak spot in the entire quotation, since it does not imply the *use of the idea*. The mere conception of an idea is not the utility of it. Ideas, like all things else, are beneficial only when utilized. The idea of our

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present system of transportation by means of railroads is a great idea, but it is beneficial only because it is utilized. The mere existence of the idea does not confer benefits. Its *use* is of equal importance with its existence.

Had his statement been made in this way: "The use of money is the only value it possesses and when this is universally understood *and applied*, there can be no such thing as poverty in the world," it would have implied the utility of the idea. To be more explicit, the idea and its utility may be more fully expressed as follows: "The use of money is the only value it possesses, and when this is universally understood *and a natural or scientific system for the movement of dollars is inaugurated and perpetuated*, there can be no such thing as poverty in the world."

This you will perceive imparts the element of utility to the second clause in the sentence and gives it animation, as the breath of life animates the human body.

Mr. Mason's clear mind perceived a mighty truth, but perhaps he momentarily overlooked the fact that accomplishment is only attained through utilization.

Let us here further familiarize ourselves with a "dollar."

Place a silver "dollar" in your hand and study it. Consider first the material and its

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creation, even to the harmonious relationship of the atoms of which it is composed, and Nature's wonderful Law of Attraction that holds them together in this particular shape. Consider the various steps in its existence and utility, from the ore hidden in the depths of earth until it finally reached your hand. Conceive what you can of its future utility until it will finally disappear as an identity.

Can you tell yourself just exactly what you are going to do with this particular "dollar?" How much benefit have you already derived from it?

Realize that this "dollar" does not represent something that you have, but, on the contrary, it represents something that someone else has which is yours whenever you utilize the "dollar" under the established custom of swapping that we call commercialism. When you obtain something for this "dollar" just consider *that* thing with reference to its creation and utility, in the same manner that you contemplate the "dollar."

This is good practice in analyzation. Mental culture is as important and beneficial as physical culture. We should exercise mind as well as body. Mind was given us to utilize, and we should keep it sharp and bright and not allow it to become rusty and dull.

To return to the contemplation of the

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“dollar.” Is that particular “dollar” your private property? If you always retain it in your possession will not that which it represent be ever withheld from you? Do you not realize that you must pass it on to someone else or lose that which it represents? Must that individual not also pass it on or suffer a like penalty? Money, like the air you breath, is for your utility, not retention. In fact, the universality of air and “dollars” have much in common.

It should not be difficult to appreciate the fact that the use of money constitutes its only value, but it is somewhat difficult to appreciate the amazing results obtained through the present method of haphazard utility, and especially when we realize that millions of “dollars” rest in absolute idleness. For example, the vast amount stored away in the vaults of the Treasury of the United States—about \$300,000,000 cash—and the millions of “dollars” held in “reserve” by banks.*

One of the greatest fallacies in Modern Commercialism is known as “reserve funds” which will be treated later.

To obtain an idea of the vast amount of “dollars” or “credit” that, day by day is exchanged, swapped, or moved—use whichever word you like since any one of which expresses

*See Note (i) Appendix.

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utility—from person to person and the amazing results obtained as signified by sum totals, just contemplate these utterly inconceivable figures compiled from the reports of the Comptroller of the Currency of the United States.

From 1872 to 1903 inclusive (32 years, one generation), there passed through the New York Clearing House the huge sum of \$1,203,-033,395,686!

This amount is so vast that a machine grinding out twenty dollar gold pieces at the rate of two every second would have to run night and day without stop for twenty thousand years to coin that amount.

You can't comprehend the twenty thousand years to say nothing of the ceaseless energy, the machinery, and the generations of men involved in the operation, nor the five billion pounds of pure gold required!

Let us take another illustration and endeavor to vaguely grasp the idea of the enormity of such a sum: If a man possessed that number of "dollars" he could pay one hundred dollars cash for every acre of land in the United States including mountains and deserts; and with a portion of the remainder he could buy at present market prices all of the railroads, steamboats, street railway systems, telegraph and telephone lines together with their equipment; he could buy all the mines, manufactured

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articles, live stock, grains, etc.; he could pay every bank depositor in full (\$12,000,000,000); he could pay at once every outstanding life insurance policy at its face value, both old line and fraternal (\$20,000,000,000); he could buy all of the machinery and buildings in the United States. After he had paid *cash* for all these things, the *balance* rented out at interest at five per cent a year would bring him in an income at the rate of \$3,000,000 an hour!

Does that give you an idea?

If not, what kind of an illustration, or what combination of words will enable you to grasp the stupendous magnitude of this incredible result? It is probably sufficient that you realize that such an enormous sum is far beyond the realms of human conception.

If you realize that these figures simply signify that \$1,203,033,395,686 worth of obligations between men were cancelled or "paid" through the medium of the New York Clearing House by the simple movement of "dollars" or their representation on paper, "credit," we will give you something else to think about in connection with it.

The actual cash paid out in these transactions was \$57,592,707,180! Thus you will perceive that the ratio between "cash" and "credit" was about 4.8 per cent cash to 95.2 per cent "credit."

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Note this next statement very carefully:
THERE WAS AN AVERAGE OF LESS THAN ONE
BILLION THREE HUNDRED SIXTY MILLIONS OF
ACTUAL "DOLLARS" IN CIRCULATION DURING THAT
PERIOD!

Let us set these figures down together for
closer comparison:

Obligations paid through N. Y.

Clearing House	\$1,203,033,395,686
Balances paid in cash	57,592,707,180
Average total "dollars" in circula- tion during that period	1,360,000,000

Contemplate those figures carefully and see
what they tell you. If they tell you anything,
they tell you that \$900 worth of obligations
were cancelled or paid through the New York
Clearing House during that period for every
"dollar" in circulation! In other words, it
means that \$1,360,000,000 or their represent-
ation on paper had to be moved nine hundred
times to pay the total.

Nine hundred dollars for one dollar! That
makes "\$2.00 for \$1.00" look rather insignifi-
cant, does it not?

These figures also tell you that, in like man-
ner, for every dollar of cash in circulation,
\$42.00 *in cash* was paid!

\$42.00 in cash paid for each \$1.00 of cash!
And, strange to relate, the money was not "all
used up." Instead, there was more at the finish
than at the beginning.

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How do you account for it? Movement of the representation of the unit of obligation, "dollars," from man to man over and over again. Is that not plain?

Remember that this was only a fraction of the total "business" transacted by the people of the United States during that period.

Remember that this was not accomplished under an intelligent System, but was merely the result of haphazard swapping.

Realize that the individuals who participated in this stupendous affair did not, and do not yet, know what they are accomplishing.

Realize that the next thirty years of the same haphazard methods under the natural Law of Increase, will show a still vaster total.

Now, sit still and ponder and answer these questions:

Will the money give out?

If so, where will it go?

If a comparatively few men can accomplish such results *without* a system, what could the whole people accomplish *with* an intelligent system?

While the magnitude of the figures presented in this illustration and their full import may be beyond the scope of our comprehension, still the fact that the Principle involved, through which these tremendous results were obtained, is the *Utility* of "dollars," must be most apparent. We should also comprehend the fact

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that comparatively few individual members of the body politic were directly involved in these transactions, and consequently there was no direct benefit to millions of our people. There were other Clearing Houses and other transactions during that period and the basis of all the transactions was the limited number of "dollars" shown to be in circulation by the report of the Comptroller.

From this it will be seen that it is not the *number* of "dollars" in existence that is of so great consequence, but it is the *utility* of the dollars that is of supreme importance. For instance, there were more dollars in existence in 1896 and 1897 than there were in 1890 and 1891, but there were more people on the verge of starvation—not because of crop failure—in 1896 and 1897 than there were in 1890 and 1891.

During the campaign of 1896 the question of finance was the paramount issue, but the discussion was mostly confined to the material of which the representation of the "dollar" unit should be made, instead of going into the really important question of properly utilizing what we already had.

It has been clearly demonstrated that the question of utility is of vastly more importance than the question of the material or shape or weight of a dollar, because a paper dollar seven and a half inches long and three inches wide

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will "buy" just as much as a silver dollar or a gold dollar, and it will continue to do so just so long as we have a "statute law" which says that they shall be legal tender for all debts both public and private to the amount of one dollar.

By the mere changing of our "statute laws," however, the body of men called "Congress" can destroy the legal tender function of every representation of the dollar unit that we have, and this is undoubtedly the sole reason why the leaders of one great political party advocate gold money to the exclusion of other metal. They are evidently distrustful of themselves, and no one of them desires to be placed at the mercy of his colleagues. When people get so well acquainted that they fear to trust each other it is time to watch them when they congregate together in a body.

There is, at the present time, a discussion on the part of some bankers and politicians in relation to retiring the "greenbacks" and replacing them with another kind of paper money. This latter paper to be issued by the bankers. The motive in this is probably philanthropic so far as the bankers are concerned, while with the politicians it is, as usual in such cases, undoubtedly a great "duty" which they owe to the dear people. On one side philanthropy, on the other, patriotism!

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But, did you ever see a time when a National bank note was better than a Government note? So long as they both remain the representation of the dollar unit and are properly *utilized*, then one is just as good as the other. Therefore Utility is again the question of supreme importance.

If the banks could curtail the utility of their own paper by withdrawing it from circulation and thus deny its use to the people, then should not such power be taken out of their hands? Should the mass of people be at the mercy of the few?

The idea of relegating the right to issue money to private individuals is at least questionable; while taking away that power from the Government, accompanied by the destruction of the portion that the Government has already put out, appears to some thoughtful citizens to be reprehensible, if not traitorous.

It is not the province of this work, however, to suggest the kind of money and the volume of it that is necessary for the people's wants, but we could not resist the temptation to call attention to a matter that demands intelligent surveillance on the part of our people. Remember that the high priests of Mammon *serve* MAMMON, not God.

We do not claim to have discovered a new Principle, because all Principles were born

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before man took shape and form. In fact, man was born out of and through the only Principles there are in existence, therefore, man does not and cannot discover *new* Principles, but he can come into a recognition of old ones, or he can devise a new application of a Principle already known. The comprehension of Principles and their application is the sum total of human wisdom.

By a process of analyzation and logical deduction we have discovered that "dollars," as well as lead pencils, are valuable and beneficial to mankind only when they are intelligently utilized.

This is not a new Principle, but it has existed from the Beginning and will endure to the End.

After this point is reached the problem resolves itself into the question of how can dollars be utilized to the best advantage of *every* individual who participates in their movement. Following this there arises the great question of Equity. It is plain to be seen, therefore, that a Method or System, under certain fixed laws, is necessary. Then follows the question as to the Laws that should govern such a System!

"For God is not idle, for then all things would be idle; for all things are full of God.

"But there is not anywhere in the World, such a thing as Idleness; for Idleness is a name that implieth a thing void or empty, both of a Doer, and a thing done."—Hermes.

CHAPTER VI

FUNDAMENTAL PRINCIPLES

“Come ye near unto me, hear ye this; I have not spoken in secret from the beginning; from the time that it was, there am I.”—Isaiah.

“And straightway God saith to the Holy Word, Increase in increasing, and multiply in multitude all you my Creatures and Workman-ships.”—Hermes.

To the real student or investigator, the all important question after How is Why.

There are certain general axioms on which all problems are based, one of which is: *Things equal to the same thing are equal to each other.*

This axiom in connection with the mathematical principles of multiplication and division, is the basis of the great universal Law of Correspondence.

Underlying all manifestations whatsoever, either in the material, mental, or spiritual planes of existence, are great and mighty Principles or Essences which are the Causes that produce the Effects.

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One of the first facts or axioms the investigator of *Truth* arrives at is that all things are dual, and that all great Laws or Principles or Essences are dual in their application.

In coming into a consciousness of these Divine Essences the mind becomes involved in a series of problems, one leading to another, until it becomes lost in the labyrinth of the Cosmos.

Natural Laws are Divine Essences, and as such are unchangeable and therefore immortal or everlasting. They cannot be judged or determined by the physical senses of hearing, seeing, feeling, smelling, or tasting. They can be vaguely comprehended only by the result of their works.

They are always dual, and the duality is expressed as Positive and Negative or Constructive and Destructive, with infinite variations in their manifestations, such as action and reaction, expansion and contraction, forward and backward, give and take, heat and cold, rise and fall, love and hate, joy and sorrow, harmony and discord, health and sickness, light and darkness, and so on through every phase of existence.

The great primary active Essence or Principle is that vague thing Energy, and its polar opposite is Love. The Supreme Intelligence has ordered that the Positive shall ever pene-

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trate or combine with the Negative, and the result is what we may term the Offspring, the Manifestation, the Fruit. Herein lies the principle of the Trinity. The Fruition is separate and distinct and essentially different from either of the two things which cause it to be manifested.

For instance, the earth's Temperature is a mixture of Heat and Cold, but the Temperature is neither Heat nor Cold.

All manifestation is due to resistance, or a friction between the dualities; but in Nature this restraint is what we might term co-operative friction, or harmonious restraint, or friendly competition.

For instance, walking is the friendly competition of our dual pedal extremities, wherein each is continually striving to get ahead of the other; but *each assists the other* and the result is headway. Another splendid illustration we find in the incandescent light. The light is generated only when the smooth flowing electricity reaches the friendly, resisting carbon. Edison's greatest difficulty in perfecting the incandescent lamp was in finding carbon that would resist but not antagonize. Without resistance there would be no light. Sunlight is the result of resistance as is all other light. In fact, there is not a manifestation in the Universe that is not a result of this Divine Friction which has been operated since God spoke the Word.

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We cannot see Energy, but we can see its symbolic manifestation, Motion. Neither can we see the rapturous union of Energy and Love, but we can, by analyzation and deduction, perceive their dual offspring, Attraction and Radiation, the characteristics of which are possibly best illustrated by Centripetal and Centrifugal motion.

The Complement or helpmate of Energy is a mighty Principle, which, for want of a better appellation, we call Divine Love. This does not mean human affection or passion, but a Cosmic Principle. We cannot see this Love, but we can see its symbolic manifestation, Form.

To make our meaning plainer we will state that the Law of Attraction is operated by what is vaguely termed a magnet.

The *operative principle* of a magnet is the Negative or Reactionary element of this Universal Love, and this is that which harmoniously opposes Energy and brings about the symmetrical union of the various parts in conformity with the Idea, and this gives shape or *Form* to substance or conditions.

The operative principle of Radiation is the Positive element of Divine Love. It is the principle of Giving. God alone is all things. All things are from Him. He gives all things and takes nothing; for He has all things.

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The harmonious union of Attraction and Radiation holds the earth in its course and regulates the intricate movements of all things else, stars or men.

To cite one little illustration as to the action and interaction of Attraction and Radiation in reference to men, your attention is called to the fact that the rotation of the earth tends to hurl us into space as mud is thrown from a revolving wheel, while the magnetic Attraction of the earth overcomes that tendency just enough to hold us here and give us the power to move about. Cease the Attraction and we would be hurled into space; remove the Repulsion or Radiation and we would be drawn flat to the earth unable to move. The preponderance of Attraction over Radiation in this case we term weight, and when we say a certain body weighs a certain number of pounds, we of necessity refer to this great phenomenon in Nature.

When we further understand that the operation of these two great Principles enters into our most insignificant acts and *thoughts*; that they mold and shape all of man's achievements and institutions, then we may, in a measure, realize how important it is that we become, to a certain degree, familiar with these Principles and their application, so that we may intelligently co-operate with them.

That we may better comprehend the re-

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lationship of these Laws we will here state four propositions which clearly set forth the basis of their application.

Prop. 1.—AN EVEN MIXTURE OR BALANCE OF ATTRACTION AND RADIATION PRODUCES A STATE OF NEUTRALITY.

Example: The center of a magnetic needle.

Prop. 2.—ATTRACTION EXISTING TO THE COMPLETE EXCLUSION OF RADIATION WOULD PRODUCE A STATE OF ABSOLUTE INERTIA OR DEATH.

This is beyond finite comprehension.

Prop. 3.—RADIATION EXISTING TO THE COMPLETE EXCLUSION OF ATTRACTION WOULD RESULT IN INSTANT EXPLOSION OR DISINTEGRATION, WHICH IS ALSO DEATH.

A conception of this stupendous idea gives one a glimpse of Chaos.

Prop. 4.—THE UNBALANCED MIXTURE OF THESE TWO WONDERFUL PRINCIPLES PRODUCES ALL THE VARIED MANIFESTATIONS OF SUBSTANCE.

An interesting volume might be written in the elucidation of these Propositions, but since we are here alone concerned with Prop. 4, we will confine our attention to a brief consideration of it.

Possibly the best illustration we can use to make plain the meaning of the Proposition is as follows:

A cake of ice we designate as "matter"; water is "liquid"; steam is "gas." In a cake

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of ice certain atoms are clinging together in a certain form which we call a solid. In this manifestation we can perceive that Attraction strongly predominates. We can put the ice on a pair of scales and weigh it. If we apply heat—the active Principle of Radiation—to the ice, the atoms absorb and become animated by the Principle of Radiation to a certain degree, and this impels them to relax the tension of their cohesion and they become a liquid which we call “water,” which also has “weight.” If still more heat be applied to the same atoms, they absorb still more of the Principle of Radiation which impels them to fly apart, and this condition we designate as “steam,” which has no weight. If we confine the steam to a boiler to which is affixed an instrument called a steam-gage, we can measure how great now is the preponderance of the Principle of Radiation over that of Attraction. *In each case the Atoms are identical.*

A close analytical observation of all of the varied manifestations of “matter” will serve to make us more familiar with the operation of these mighty Principles in all of their delicate and harmonious blendings. When we realize that man has been able to generate heat which he measures as 7,000° Farenheit, and a degree of cold sufficient to liquify the air, then we must admit that infinite “Heat” and infinite

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“Cold” are too appalling to even attempt to contemplate; then, when we ponder on the Supreme Intelligence which so delicately adjusts these two Extremes as to produce the earth’s temperature which makes possible the manifestations that we see, we become, in a measure, aware of our own littleness and insignificance. A fluctuation in the earth’s temperature of 100° either way from its present extremes would probably destroy all vegetable and animal life!

When we turn from the awe inspiring Wisdom of the Infinite Mind to the asinine stupidity of human “knowledge,” which knows not and doesn’t know that it knows not, a feeling of compassion seizes on us and we vaguely realize how greatly man needs that other Divine Essence, bounteous and bountiful Love!

We are now to consider the great natural Principle of Evolution, which is the result of a mixture of Attraction and Radiation wherein the former slightly preponderates.

Evolution, then, is the result of the simultaneous action and reaction of a great building up and a great tearing down force, wherein the building up is greater than the tearing down. Take the Evolution of the white population of the United States as an illustration and you will better comprehend the process. There was a time when the first white man stepped onto the North American continent, and he was followed

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by another and still others. Generation after generation came and went before the total white population of the entire continent was as large as is the population of New York City today, and still the continuity of the operation brought still other generations to replace those constantly departing, until now there are some four-score millions of white people in the United States alone. One hundred years hence will erase from mortal life practically all of the present citizens—that is the tearing down process—but they will be replaced by a vastly greater number of new people—that is the building up process.

It is said that the period of a generation is about thirty years, but no man is able to state the exact time where one generation begins or where it ends. Each moment brings its changes. Each day ushers in a new generation, and at the same time a generation is making its exit. This is simply the manifestation of a great Natural Law wherein the building up and tearing down processes are simultaneous and continuous, and the operation perpetuates the human race.

Here is a good place to stop and contemplate the fact that the only *permanent* creation is one wherein these two Laws work together as above.

For convenience in expressing these ideas we will now designate the building up process as Growth, and the tearing down process as Change, remembering that the Law of Attrac-

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tion dominates Growth, and Radiation, Change. Strictly speaking, Growth is but Evolution in miniature, while Change is inverted Growth.

The wonderful science of mathematics teaches us how to take a Cause and mathematically deduce the effect, or to take an Effect and symbolically arrive at the Cause. All of the varied processes in mathematics are but symbolic expressions of various applications of the fundamental Principles of Attraction and Radiation. Thus geometrical ratio in mathematics is symbolic of Growth. Growth is a constant repetition which produces the phenomenon of the "doubling" process. The investigator will readily perceive this truth by observation and analyzation. Take, for instance, the growth of the population of Chicago. Chicago is now exactly twice as large as it was at one time in the past. By going back to that time we can readily perceive that it was then just twice as large as at some previous time, and so on. Consider in the same manner the growth of a tree, or a rolling snow-ball. Also falling bodies which constantly grow *in motion*. The Law in each case is identical. That is easily comprehended.

The difficulty the student encounters lies in the fact that he is often unable to perceive that the great Law of Change is the balance-wheel, or safety-valve, or brake of the great Law of

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Growth. In some things, however, this is most apparent; for instance, consider the result if there were no such thing as death, or what would be the result of the growth of Chicago if everybody who went there stayed there?*

These two great Laws work in absolute harmony, Change being the result of Growth, and Growth being the result of Change.

If, therefore, man would build a permanent institution or establish a permanent System of Economics, he must employ these great Principles in such a manner that their operation is harmonious and continuous. If he would evolve an Economic System that will confer benefits on each and every participant, he must intelligently apply the great Principle of Evolution—Growth and Change—since that is the only Principle through which any benefits accrue to mankind. Possibly a pertinent illustration is here necessary to make this fact perfectly plain: The great Principle of Increase—Growth—brings our harvest of wheat, while consumption—Change—completes the benefit. Thus the complete process by which we obtain beneficial results is the *production* and *utilization* of the thing, and it matters not what the thing is, whether it be an idea or a wheelbarrow.

We may, therefore, consider Growth and Change two of the Laws which are absolutely

*See Note (j) Appendix.

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essential to our System. There is another Law—a great Natural Law—which must also be utilized in connection with these two. It requires a chapter by itself.

“Deity is progressive, so man can never cease to be. On, and on, and on, with Deific power God moves in ever-increasing whirls of Evolution.”—Burgoyne.

CHAPTER VII

PRECEPT OR LAW

“Therefore all things whatsoever ye would that men should do to you do ye even so to them; this is the LAW.”—Matthew.

If one would know or understand the things that are, and how they are ordered and governed, he must of necessity come into a comprehension of their underlying Causes, the amalgamation of which we will designate as TRUTH.

The vital Principles of existence differ from each other as do our physical senses of hearing, seeing, feeling, smelling, and tasting, but they blend together in their operations, each assisting the other in the furtherance of the Divine Plan, as do the senses harmonize and blend together in the scheme of human consciousness.*

Giant Energy, together with certain members of his family, their characteristics and duties, have been briefly discussed, and the conclusion was reached that Energy, with his progeny, are

*See Note (k) Appendix.

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the Workmen who are materializing the Great Architect's plan of Evolution.

Since all consciousness is acquired through comparison, a pertinent material illustration may be of assistance in the understanding of the subject underlying this chapter.

Let us then have in mind the complete modern process of building, from the preparation of the ground for the foundation to the finishing touches of the completed structure. Call to mind as many of the details as possible, and particularly consider the various materials and tools used and *how the materials are fastened together*, each lending support to the other. Do not let these words glide through an empty head, in one ear and out the other, but let us each set our thought machine in motion and analyze the building process with all the detail of which we are capable. Some may be more proficient than others in this exercise, but that does not matter since the important thing is that the attempt be made.

Having the process in mind, arrange its component parts in the order of their importance, and separate each class likewise; then say which is the most important feature, which the second, and what position is occupied by the tools and the materials.

Must we not admit that the thing of supreme importance is the Intelligence that conceives and directs, while auxiliary to the Intelligence

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is the harmonious Union of the Principles through which, by which, and in which the creation is possible?

The tools and materials are removed far down the scale of importance, since they are material, and all material manifestations whatsoever are possible only through something higher, a Divine Essence called Love, which harmonizes and unites the atoms, molecules, and particles.

This Divine Essence is an Eternal Principle co-existing with Energy and, as already explained, is of equal importance in the great Order of Things. This Essence is the basis of this chapter.

Arrayed against Divine Order is man's rebellious Ignorance with all its grim offspring, Selfishness, Greed, Fear, Malice, Hate, Slander, Envy, Deceit, Treachery, Lust, blind Prejudice, and so on through the long, long list of human error. All Evil is of and within man, and it lives and breathes and has its being only within the mind which harbors it, and nowhere else in all the Universe! "As a man thinketh in his heart, so is he." There is no Evil in horses, dogs, snakes, fleas, or mosquitoes; they are simply natural manifestations of life. There is no Evil in arsenic, strychnine, or prussic acid; neither is there Evil in a revolver nor a cannon. Evil is simply a condition of mind. When this

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is thoroughly understood by an individual, it will be of great assistance to him in coming into his heritage of Peace, Happiness and Contentment. Every human consciousness can make itself just as unhappy as it desires! That seems to be a queer statement, does it not? But it certainly seems as though some people *desire* to be unhappy and malicious, and make every effort to attain their desire by thinking Evil of everybody else and everything. Poor souls! The light of Universal Love has not yet penetrated to their consciousness.

The spirit of Discord, Disunion, Rebellion, is called Satan. He was cast out of Heaven as being the one unworthy thing.

Reaching the earth he espoused Ignorance as his willing mistress and mouthpiece, and from this alliance are born the monstrous children of Evil which debauch the world.

Satan, with the versatile voice of Ignorance, is the devil that goeth about like a lion seeking whom he may devour.

Hermes says:

Whether are you carried, O Men, drunken with drinking up the strong Wine of Ignorance? which seeing you cannot bear. Why do you not vomit it up again?

Stand, and be sober, and look up again with the eyes of your heart; and if you cannot all do so, yet do as many as you can.

For the malice of Ignorance surroundeth all

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the Earth, and corrupteth the Soul, shut up in the Body, not suffering it to arrive at the Havens of Salvation.

Suffer not yourselves to be carried with the great stream, but stem the tide, you that can lay hold of the Havens of Safety, and make your full course towards it.

Seek one that may lead you by the hand, and conduct you to the Door of Truth, and Knowledge, where the clear Light is that is pure from Darkness, where there is not one drunken, but all are sober and in their hearts look up to him, whose pleasure it is to be seen.

For he cannot be heard with ears, nor seen with eyes, nor expressed in words; but only in mind and heart.

But first thou must tear in pieces, and break through the garment thou wearest; the web of Ignorance; the foundation of all Mischief; the bond of Corruption; the dark Coverture; the living Death; the sensible Carcass; the Sepulchre, carried about with us; the domestical Thief, which in what he loves us, hates us, envies us.

Such is the hurtful apparel wherewith thou art clothed, which draws and pulls thee downward by its own self; lest looking up and seeing the beauty of Truth, and the Good that is reported therein, thou shouldst hate the wickedness of this garment, and understand the traps and ambushes which it hath laid for thee.

Therefore doth it labor to make good those things that seem, and are by the Senses judged and determined; and the things that are truly, it hides, and envelopeth in much matter, filling

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what it presents unto thee with hateful pleasure, that thou canst neither hear what thou shouldst hear, nor see what thou shouldst see.

While, "And the light shineth in the darkness; and the darkness comprehended it not," is a most apt Bible exposition of Ignorance.

Wisdom is a state wherein human consciousness is illumined by the light of Truth.

Ignorance is a state of human consciousness from which the light of Truth is excluded.

Wisdom is a state of human consciousness which complies, agrees, and co-operates, with Natural Law.

Ignorance is a state of human consciousness which disputes, repudiates, and opposes Natural Law.

Wisdom hastens to that which is Good.

Ignorance impels toward Evil.

Wisdom is substantial; Ignorance is void.

Wisdom is Spiritual, Life, Existence; Ignorance is Material, Death, Non-existence.

The speech of Wisdom is the measured utterance of rational or logical ideas: the speech of Ignorance is the idle prattle of inane thought.

The above ideas are presented to the student for his contemplation and analyzation, and whether or not they be accepted as statements of fact, a study of them will perhaps aid in a

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clearer understanding of the following propositions:

Prop. 1.—The Supreme Mind conceived a certain OPERATION of *Operations*. The grand OPERATION is the COSMOS; the *Operations*, its constitution.

Prop. 2.—To establish and eternize the OPERATION, the Maker generated certain fixed Causes, Principles or Laws to govern its elements, severally, relatively, and universally. These Principles or Laws we designate as Natural Laws.

Prop. 3.—No thing can possibly exist outside of Natural Law.

Prop. 4.—Man—the race in all its complexity—is but a part, or an *Operation*, of the OPERATION.

Prop. 5.—Man is animated by and subject to the Laws which govern the OPERATION.

Prop. 6.—Man is dis-eased when he violates Natural Law, and his dis-ease is slight or serious according to the degree of violation, or according to the degree of antagonism his opposition engenders.

Prop. 7.—If man is endowed with a mind capable of comprehending Natural Law and its application, then he is the supreme arbiter of his earthly condition during his habitation here.

Contemplate Prop. 6, and then look around

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you and observe the existing dis-ease; the moral sickness and death of the body politic; its crime, its shame, its slavery, its poverty, and despair.

The disgraceful corruption of public servants is but a disease of the body politic. Politicians are born as other citizens are born, and the chances are that if the present delectable assortment of public "servants" were ousted and their places filled from out the ranks of "respectable business men," the conditions would not be greatly improved.

The dis-ease affects the entire body politic, not a portion of it. It affects the investigator as well as the investigated.

Let us now consider Proposition 7:

It must be admitted that human intelligence is the most potent power in the world outside of Supreme Intelligence. Analytical Reason is a Supreme attribute of the human mind and to it man owes his present environment. By means of it he controls Nature's forces. He enslaves steam; subjects and servants the lightning; molds and fashions crude materials into marvelous buildings, and other wonders. Were it not for this faculty there would be no invention, no progress whatever. His very accomplishments are conclusive evidence that man is endowed with a mind capable of comprehending Natural Law and its application, but he is still in the primary class, and the things that he considers wonderful today will, within a short hun-

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dred years, have long since passed into the commonplace, then become obsolete, and finally will have been succeeded by marvels beyond present comprehension. Washington, Jefferson, Franklin, and their colleagues would have been unable to comprehend from a word picture some of our most common conveniences of today.

The duty of the living, however, lies neither in the entombed Past nor the embryonic Future, but in the sovereign Present.

Long ages ago man realized that every Cause produces a responding Effect, and that every Effect indicates a corresponding Cause. These are the Fundamental Principles on which is builded the science of Mathematics which teaches how, by means of symbols, to take a Cause and "mathematically" deduce the Effect, or to take an Effect and symbolically arrive at the Cause. All things and all conditions are the Effects of Causes.

Real knowledge is the comprehension of the Causes which produce the Effects. Whatever you can hear, see, feel, smell, or taste, is an Effect, and the Cause lies deeper.

Having the Mind, let us search for that **which** will bring harmony out of discord, order out of chaos.

The masters of Philosophy of the past have reiterated time and again the great Truth contained in this axiom, "*Whatsoever a man soweth, that shall he also reap.*"

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This is but a concise statement of Nature's Law of Action and Reaction in connection with Reproduction—Increase or Evolution.

How many untold millions have failed to realize that in that simple axiom is a Golden Key which earthly treasure cannot "buy."

You must sow to the fleeting moment whatsoever you desire to reap, remembering always that the harvest is as the seed. Would you have Joy? Scatter the seeds of Joy! Would you have Happiness? Sow the seeds of Happiness! Would you have Benefits? Bestow the seeds of Benefits! *Humanity is your field!*

Man, in the existing conditions, is but reaping the harvest of his own sowing, and the spirit which animated the sowing is briefly outlined in Chapter III.

We now will investigate a Natural Law, the violation of which is responsible for the present economic distress.

In the Bible we read of certain "Commandments" having been given to man for his guidance. Did you ever stop to consider what these Commandments are, by whom they were given, and by whom they are to be enforced? Who or what punishes you if you violate them? Are you punished now or "hereafter?"

Jesus of Nazareth was the greatest expounder of Natural Law the world has ever known, and it was his knowledge of Natural Law that enabled him to perform the seeming miracles.

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For twenty centuries he has been regarded as unnatural rather than natural. He was a natural product of immaculate Good. He was endowed with Divine Wisdom. His Sermon on the Mount was the most profound discourse on Natural Law, as it pertains to human conduct, of which there is record. In that sermon he stated "Think not that I am come to destroy the Law, or the prophets; I am not come to destroy, but to fulfill.

"For verily I say unto you, till Heaven and Earth pass, one jot or one tittle shall in no wise pass from the Law, till all be fulfilled."

Then by masterly logic He led up to the climax and summarized the variations into one Law:

"THEREFORE ALL THINGS WHATSOEVER YE WOULD THAT MEN SHOULD DO TO YOU, DO YE EVEN SO TO THEM; FOR *this* IS THE LAW."

And He added a phrase with meaning substantially as follows: *And the Prophets, those versed in the Law, have been telling you the same thing from time immemorial.*

Later He reiterated this Law still more emphatically. It was when he was asked: "Which is the greatest Commandment?"

He answered in effect as follows: Harken, everybody; the Lord our God is one Lord, and has one Supreme Purpose. He is the GOOD. The first Commandment is: Thou shalt love the Good because it is Good, and not because

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you will receive any particular benefit from it. You should forget yourself while you are doing it. In other words, thou shalt love the Lord thy God with *all* thy heart, with *all* thy soul, with *all* thy mind, with *all* thy strength: that is the first commandment and the second is like, yea, *it is a part of it, namely, Thou shalt love thy neighbour as thyself!*

Paul understood and said: "All the Law is fulfilled in one word, even in this: *Thou shalt love thy neighbour as thyself.*"

Let us now enter into a mathematical demonstration of the Natural Law on which the Golden Rule is based, and for that purpose we will formulate the following axioms:

NATURAL LAW IS DIVINE GOOD OR TRUTH.

THAT WHICH IS OPPOSED TO TRUTH OR NATURAL LAW IS ERROR OR EVIL.

HARMONIOUS UNION, OR NATURAL UNION, CAN EXIST ONLY WHEN EACH WORKS FOR ALL AND ALL FOR EACH.

EQUITY TO EACH CAN EXIST ONLY THROUGH THE NATURAL UNION OF ALL.

The above are the foundation stones on which the Universe is builded.

One of the principle lessons to be learned in the contemplation of the modern process of building is that there is not an atom in the Universe that works for itself alone. If it did it would be working in Error. It would be out of harmony with the System established by Su-

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preme Intelligence, and its punishment would be swift and sure.

By applying the Universal Law of Correspondence we may positively assert that there is not an individual member of the human race who works for himself alone, or subsists entirely upon the products of his own work.

In this connection it may be well to analyze the full significance of the following statement:

No matter what position you hold, *if you work*, you are always working for others.

The individual appears to work for himself, but the contrary is true. He works for others. For instance, who made your shoes, your clothes, your thread, your matches? Is there a single thing you possess that you *alone* made? Somebody is working for you every hour. Who is it?

Cloth is woven by machinery. Machinery is made of iron. From the ore hidden in the earth to the finished machine that weaves the cloth, many, many hands are employed, and so on through each successive step from the raw material to your material welfare. Thus many thousand individuals are contributing to your benefit daily and you do comparatively little in return!

You are getting more than twofold or tenfold every day of your life.

If you don't believe that statement just try to live absolutely independent of your fellow-

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men for a year and use nothing that you, yourself, do not make, and see if you have one fiftieth of the daily conveniences you now enjoy.

You should readily perceive that almost your very existence depends upon others. Therefore, why waste your energy in trying to benefit yourself when you cannot? Why not do the work that comes to your hand, because it is Good, and not because you will receive any particular benefit from it? Why not work for the welfare of others with joyous good-will and a thankful heart for your ability to do so? Why not recognize your true position in the great Operation, and be naturally good and do what you can for others, and thus become closer allied with the Universal?

The Divine Law of Correspondence gives positive assurance that the bread you cast upon the waters will return ere many days. The balance is maintained by the Good itself.

In this connection your attention is called to the fact that Giving and Receiving is but an application of the Universal Law of Action and Reaction, or Growth and Change.

Giving and Receiving are the words most clearly expressing the material relations of men, and in them are embodied the Positive and Negative elements of the Golden Rule. Do to others is Giving: What others do to you, Receiving.

This brings us to an axiom of exceeding im-

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portance, and because of the truth incorporated in this axiom was the Law of the Golden Rule pronounced:

You cannot give yourself anything.

At first glance that axiom is of little consequence, but a further contemplation of it serves to greatly enhance its importance. It serves to absolutely confirm the truth of the statement that there is not an atom in the material universe nor an individual in the body politic that works for itself alone.

Out of this comes another axiom of extreme importance:

If you give, you must necessarily give to others.

From these two axioms we can readily deduce the following:

Therefore, your duty to your Creator, to humanity, and to yourself is to DO FOR OTHERS THAT WHICH YOU WOULD HAVE OTHERS DO FOR YOU.

That is vastly more than a mere religious precept to be talked about on Sunday. It is a Divine Command—a Natural Law—that should be obeyed every day in the week and every hour in the day, because it is through this Law that the OPERATION, so far as man is concerned, will be completed!

Any “precept” that antagonizes Natural Law is balderdash.

Let us go back to one of the fundamental axioms again:

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THAT WHICH IS OPPOSED TO TRUTH OR NATURAL LAW IS ERROR OR EVIL.

Why should you oppose Natural Law? Why not recognize and join allegiance with that which showers you with blessings? Why longer allow Greed and Fear to stifle the Good within you? Why not give ear to the Christ within you which says, "Do good because it is Good" and "Love thy neighbour as thyself"?

"But," you say, "others will not do this."

You are answered: "Have you some *particular* individual in mind? Do what you can to show him the better way. Don't look for excuses—look for an opportunity to correct error. *Do your duty.*"

Whenever any individual seems to trespass upon you, study the Sermon on the Mount, and realize something of the blind stupidity of those selfish ones who, by crucifying Jesus, thought to crucify the Voice of Wisdom.

"O, son, Truth is the most perfect virtue, and the highest Good itself, not troubled by Matter, not encompassed by a body, naked, clear, unchangeable, venerable, unalterable Good."—Hermes.

CHAPTER VIII

SUBSTANCE AND SHADOW

“Thou shalt separate the earth from the fine, the subtle from the gross, gently, with much sagacity.”—Hermes.

What is “wealth”?

Is the rag doll and toy cradle wealth to the little child? Is wampum wealth to the Indian? Are gaudy beads wealth to the savage? Is wisdom wealth to the sage? Is wealth the product of labor?

Supposing an individual should labor five years in the making of a flying machine that, on its completion, wouldn't fly and could never be made to fly, and could not be utilized for any other beneficent purpose, would that “product of labor” be wealth?

Is a store of arsenic wealth? Is a portion of that store in the stomach of its dead victim wealth? If the first is wealth and the second is not, then at just what point did it cease to be wealth and become the agent of death?

The distiller is rich. His store of whiskey is

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wealth, is it not? It leaves his possession and brings untold misery to the race!

. What is "wealth?"

Shall we say that wealth means large possessions? That the mere possession of an abundance of this world's goods is wealth?

Is the poor insensate miser, possessed of hoarded thousands, who lives in squalor and dies of starvation, "wealthy?"

Is wealth a mocking demon in tinsel garb and mask of pleasure luring us on to destruction?

Is wealth the garish embellishment with which Satan secures the continued allegiance of Ignorance?

"What is "wealth?" Who are the "wealthy?"

We will leave the question for you to answer to your own satisfaction, if you deem it important. We will deal here with the momentous question of Surplus.

Surplus is the leavings from the repast of Necessity. When collected, it is the increment of the unused. The intelligent utility of Surplus is a problem for more people than cooks. It confronts every individual to whom Surplus accrues.

We will discuss the problem of Surplus only as it relates to Economics.

In the process of the production of the things we have, whatever the individual or machine

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makes or produces in excess of what it consumes of that thing during the process of its making, is Surplus. And this particular form of Surplus is created out of other Surplus. The expectation or intention of the one who directs the production of a surplus product is that it will be eventually utilized or "consumed" either by himself or others. That which he does not need for his own use, he desires to swap with others for some of their surplusage of other things which he may need or want.

To facilitate this swapping of Surplus, man devised a plan whereby Surplus could be represented by a universal commodity, useless for other purposes, which he has named "Money." Money represents Surplus as a word represents an Idea. The Idea is the real thing, the word its symbol. Surplus is the real thing, Money its symbol. Thus whenever we see a certain number of figures preceded by the dollar sign, we know that they are intended to represent a certain amount of Surplus.

In preceding chapters we have elucidated the fact that the unit of United States money is an imaginary dollar of the "value" of 23.22 grains of pure gold, and this unit, and multiples and fractions thereof, are symbolized by means of small pieces of metal or paper.

The two metals mostly used in making the images of the money unit are named "gold" and "silver." These metals are not used be-

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cause they are the most valuable to the human race for other purposes, since they are far less valuable than copper, iron, lead, and other metals which man can utilize to far greater advantage. Gold has few uses outside of money, jewelry, and dentistry. The utility of silver is likewise circumscribed. They have additional advantage for money purposes inasmuch as they are not subject to rust or corrosion, and also that the world's supply is limited.

"Price" is a term used to signify the relation between Money and Surplusage, always with respect to the supply and demand of both the money and the Surplusage. This is probably best illustrated by a Board of Trade "corner" on wheat and the subsequent "breaking" of the corner. During the process of the fluctuation of the "price" the *value* of a bushel of wheat, resting in its beneficial utility, remains stationary. Thus, you can readily perceive that "price" and "value" are two words of separate and distinct meaning, notwithstanding the fact that they are commonly used as synonymous terms.

Now follows a phase of the problem of Economics which merits the close attention of the student.

The things or products that we have termed Surplus are produced by the body politic. "Dol-

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lars" are manufactured by a few individuals delegated for that purpose, whom we vaguely dub the "Government." Neither producing element knows what the other is accomplishing during the process, yet each product—Money and Surplus—represents the other!

How, then, is the equilibrium between "money" and other products maintained?

The answer to this question will serve to further elucidate the purpose of the dollar unit, and the great question of finance.

We are free to state here that if the balance between these two things depended on the intelligence of either the "Government" or the body politic, and their harmonious co-operation, there would exist a state of constant financial turmoil. Even as it is, the balance is often disturbed and as a result we have "booms" and "panics." Money is simply manufactured by the Government. The people utilize it, *and the people alone, with the aid of machinery, maintain its integrity by production.*

The adjustment of the relationship of Money and Surplus is not brought about by man-made law, but is entirely dependent on Natural Law. This may be made plain by what follows.

In Chapter IV. is set forth the fact that Money is "Credit." We must admit that Money represents Surplus. By applying the axiom "Things equal to the same thing are equal to each other," we find that "Credit" represents

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Surplus. Credit to one individual simply means something coming from another individual or individuals. This "something coming" must of necessity be Surplus—something that has *not* been used or consumed. It will be remembered that Surplus is what is left after the wants of Necessity have been supplied.

Credit is the polar opposite of Debit, and, under Natural Law, one polar opposite cannot possibly exist without its complement, or contrariety. Hence Credit cannot possibly exist without Debit, nor can Debit exist without Credit. The expansion of Credit means the expansion of Debit, and the expansion of Debit means the expansion of Credit.

Since the creative power always lies with the Negative or Feminine Principle of Nature, we now arrive at the significant axiom:

Credit is created by, or out of, Debt or debts.

Repeating a statement from Chapter IV. "Credit always represents and is represented by so many dollars, and differs from the actual dollars themselves only to the extent that its universal use is restricted, and under normal conditions it can always be transformed into dollars."

A bank draft is a good illustration of Credit that bears a close relationship to actual dollars.

A bond endorsed by the whole people—a Government bond—is as much universal Credit

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as are "dollars," and is readily exchangeable for or transformed into "dollars." An individual in possession of a thousand dollar Government bond simply has evidence of indebtedness of the body politic to him of a "thousand dollars' worth" of their surplus products. An individual possessing one thousand dollars of "money" simply possesses evidence of like indebtedness.

An individual in possession of a Certificate of Deposit of one thousand dollars from some bank simply possesses evidence of indebtedness of that particular institution to him. If all goes well with the bank, and we here assume that it does, then this individual Credit can be quickly transformed into universal Credit through the process of "drawing the money" from the bank.

If an individual possesses a thousand dollars' worth of the bonds or stock of some incorporated enterprise, which are readily salable at their par value, then he is in possession of a thousand dollars' worth of individual Credit, which can be readily transformed into universal Credit.

If an individual possesses a thousand dollar note against some other individual or institution that is "good," payable in thirty days, then he is in possession of individual Credit which he can transform into universal Credit in the near future.

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If an individual has a thousand dollar "account" against another individual or institution, which is "good," payable on demand, he is in possession of individual Credit which can be readily transformed into universal Credit.

Thus, someone else always owes whatever the individual has coming, and thus you may perceive that in a general sense "Money" and "Credit" are synonymous.

There are probably in existence today United States "dollars" aggregating approximately \$2,000,000,000 cash, of which there are perhaps, some \$600,000,000 actually in circulation, although elsewhere on these pages we use Treasury circulation statistics which, to use the words of the Comptroller of the Currency, are "assumed to be" correct.*

The total Credit—consequently Debit—of our people, exclusive of dollars, consists of government bonds, stocks, bonds, notes, book accounts, bank deposits, etc., the total of which can only be roughly estimated at say \$300,000,000,000.

Comparatively few actual "dollars" are used in daily transactions when the aggregate of the business done is considered. At least ninety-five per cent. of business is transacted with Credit or the representation of dollars on paper and not the "dollars" themselves, and when we consider the various book accounts, etc., it would probably increase the ratio to ninety-

*See Note (1) Appendix.

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eight or ninety-nine per cent. of Credit to one or two per cent. of cash.

THIS RATIO DOES NOT REMAIN STATIONARY, BUT FLUCTUATES UNDER THE LAWS OF ATTRACTION AND RADIATION, AND THIS FLUCTUATION IS THAT WHICH PRESERVES THE BALANCE BETWEEN CREDIT AND SURPLUS.

Under normal or natural conditions the delicate poise of Credit and Surplus would be maintained.

Before we endeavor to make plain that which destroys this balance, we shall further consider Credit in reference to its creation and destruction or dissolution.

Probably no one will dispute the following statements of fact:

Credit exists.

It is therefore created.

CREDIT PERTAINS EXCLUSIVELY TO THE MATERIAL RELATIONS OF MEN, AND IS CREATED BY THEM.

THE BASE ON WHICH CREDIT RESTS IS SURPLUS.

The Universal Principle of Evolution is in constant evidence in the continued operation of the simultaneous process of creation and destruction of Surplus and Credit.

It is unnecessary to give detailed illustrations of the creation of Surplus products, since whoever so desires can find examples in factory, farm, and mine. The creation of Credit, while similar, is less apparent.

Probably the best example of a Credit fac-

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tory is a bank. Men, by means of a saw-mill, manufacture lumber out of logs. The boards from one log can be fashioned into a box large enough to contain several logs of the size of the one from which the boards were cut. In a similar manner, by means of the banking system, men manufacture Credit out of dollars of sufficient quantity to absorb several times the number of dollars from which it was created. As evidence of this we again call your attention to the fact that the aggregate debt of all of the banks in the United States to depositors is some \$12,000,000,000, while the total number of "dollars" in existence is less than \$3,000,000,000. In this connection you will observe that the banking institution is the machine, and the officers, depositors, and borrowers, are the operators.

This machine is not extremely complicated, but is very simple. The only difficulty is to secure a sufficient amount of raw material to keep it in operation. A bank without depositors is like a store without customers. Here is the mode of operation:

A has \$100 of Surplus Universal Credit—"dollars"—for which he has no immediate use. He deposits it in a bank. The bank gives him a piece of paper whereon it acknowledges its individual debt to him to the amount of \$100. The bank then loans the \$100 Universal Credit

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to B and secures a similar piece of paper from B, acknowledging B's indebtedness to the bank. B transfers the same \$100 Universal Credit to C taking in exchange therefore something that C has to "sell." C then takes the same \$100 Universal Credit to the same bank and receives a piece of paper exactly like that given to A, acknowledging the indebtedness of the bank to him to the amount of \$100. The bank then loans the same \$100 Universal Credit to D. D transfers the same \$100 Universal Credit to E. E deposits the same \$100 Universal Credit in the same bank and likewise receives an acknowledgement on a piece of paper of the bank's indebtedness to him, whereupon the bank again loans and again receives the deposit, and so on indefinitely.

In the transactions noted above you will perceive that A, C, and E, each have \$100 "on deposit" in the bank, making an aggregate deposit of \$300, although identically the same "dollars" were deposited in each case. This illustrates to you the process of manufacturing individual Credit out of Universal Credit, and how it is possible for the people to have four times as many dollars "on deposit" in banks as there are "dollars" in existence. It must be self-evident that this process does not increase the number of "dollars"—Universal Credit—in existence.

You have undoubtedly passed through turn-

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stiles which record the aggregate number of individuals passing through. They are often used at baseball parks to record the number of people entering, but they are not there used to record the number leaving. In the banking business two turnstiles are used, called ledgers. One to record the number of dollars entering into the bank, the *deposits*; the other to record the dollars going out of the bank, the *loans*. In ascertaining the amount of the deposits we simply read the turnstile that registers the number of "dollars" that went in. If we will subtract the number that went out from the number that went in, we can easily determine the number that ought now to be on the inside.

The figures on the ledger are not the actual dollars themselves, but we might term them "dollar" tracks, which do not necessarily indicate that the game is now in that particular place or even in the neighborhood.

Thus a portion of our Credit is created by its recorded movement from individual to individual; and we can readily perceive that all of the existing Credit cannot at once be transformed into dollars, nor is that necessary.

The Law of Average is the Golden Mean between the Positive and Negative elements of Evolution. And this same Law of Average is what furnishes the banking system with the only stability it has! If everybody insisted on transforming all of their bank "deposit"

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credits into dollars in one day, or one week, or one month, or one year, we would have a financial "panic" compared with which all of our other panics condensed into one would be as a gentle zephyr to a cyclone.

Here is an interesting editorial article containing a parallel statement made by the Secretary of the United States Treasury:

WHERE THE MONEY IS.

Secretary Shaw, in a recent speech, made a significant statement, one that deserves more attention than it has received. He was arguing against any revision of the tariff, on the ground that such action would disturb business interests, and he went on to say that the farmers were never so prosperous. They are out of debt and have money. Asked where it was, they say, "In the local banks." The local bankers also say that they are doing well; money plentiful and reserves high. "Where is your surplus?" "Oh, in Omaha, Kansas City, Minneapolis, etc." The bankers of these cities are also all right; their money not in local use is in Chicago. In Chicago it is the same story, but the money is in New York. Finally in that great financial center, the Secretary said:

"You will find that both deposits and loans have been enormous. The money is not in the banks. There are only six national banks in New York that have not been below their legal reserves since January 1. You want to know where the money is? Well, \$450,000,000 is loaned by national banks on the bonds of industrial corporations. These corporations issued

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bonds instead of stocks because the national banks can take the former and can't take the latter. Intrinsically they are no better than stocks. In most of them there has been a lot of water-curing. Here you see where \$450,000,000 of the country's surplus stands against a lot of undigested, promotion-produced securities. The trust companies have put out millions more in the same way. That is where we stand. It is all right as long as it is all right. But I don't want to see anything happen. I don't want to see these industrials begin to topple over, to fall against one another and come down in a heap like children's play-blocks."

Yes, "there is where we stand." These corporations are using about half a million, about a quarter of the country's money, and if the security isn't bad now, it may become so any day. And lest "something should happen," lest these "industrials" should "topple over," one upon another, in a common ruin, this great statesman says: "Don't touch the tariff; it's dangerous; let the people be plundered out of a few hundred millions a year by these 'industrial' sharks; it is necessary to keep up the profits on bonds issued in lieu of inflated stocks; 'sh, don't go to tinkering with the tariff; it would be dangerous.'"

One can almost overlook the type of statesmanship exhibited by the Secretary in consideration of the light shed upon the situation by his statement."—Portland, Ore., Evening Telegram, Aug. 29, 1902.*

Surely, the Secretary of the Treasury ought to know whereof he speaks!

*See Note (m) Appendix.

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Credit is also produced by the movement of Surplus products.

The word "market" is a word that has no particular home. The farmer loads his wheat onto the wagon and drives to the village "market." The buyer in the village loads the wheat into cars and ships it to the city "market." In the city it is again placed on the "market", this time perhaps the "market" is the miller. The miller changes its form and again places it on the "market," which is possibly a city jobber. The jobber places it on the "market" of which the farmer before mentioned is a part!

Truly "market" has no permanent abiding place.

This "market" whose location is everywhere and nowhere is the breeding place of Credit. Profit is the amatory magnet.

Thus in the adjustment of individual obligations man becomes involved in an intricate maze of debts, as complex as the myriad relations of the individual members of the body politic. Each Debit has its corresponding Credit. Thus is Credit created. Like the body politic, these debts have their daily births and deaths under the Law of Evolution.

Credit is destroyed or dies in two ways, namely:

(a) by consumption.

(b) by liquidation.

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The Law of Change is the Law of Dissolution. It represents the tearing down process.

To illustrate how Credit is destroyed by consumption we will suppose that Smith is a shoe merchant and you a customer. Smith has a pair of shoes for sale which, at the selling price of \$5.00 represent \$5.00 worth of Credit to him. You have \$5.00 in money and you desire the shoes. Smith's \$5.00 Credit represented by the shoes, plus your \$5.00 Credit, makes a total Credit of \$10.00. You exchange your Credit for the shoes, and Smith then becomes possessed of your Universal Credit, while you have the shoes. You begin wearing them, and from the first day an imperceptible change is taking place in those shoes until finally they are worn out. Thus by consumption you have destroyed your \$5.00 Credit.

This is possibly better illustrated when an individual buys a cigar and immediately proceeds to burn it up. The change is quicker and more perceptible. Even quicker than the cigar is the drink of whiskey or the skyrocket. It is the constant destruction of the individual's Credit that necessitates the continual acquirement of the new Credit. This keeps labor employed in factory and mine. It is the incentive which builds and operates our railroads and steamboats. In fact, it is the power which turns the wheels of Commerce. This serves as

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a splendid illustration of how the Law of Change brings forth Growth.

The Credit created by the movement of Credit itself as set forth in the illustration of the banking system, such as deposits, notes, etc., are destroyed by liquidation. Suppose, for instance, A owes B, B owes C, C owes D, and D owes A \$100 each. Each of these four individuals has \$100 coming to him, and if we take the transactions separately we must admit that there is an existing individual Credit aggregating \$400. You will perceive, however, that if all of these Credits were put through the Clearing House, one would offset the other in such a manner that the entire Credit of \$400 would disappear. If, in the ordinary course of business transactions, A should pay B \$100, and B should use that same \$100 with which to cancel his obligation to C, and that likewise C should pay D, and D pay A, the matter would also end with the cancellation of the entire \$400 Credit, while the \$100 with which A paid B would return to its starting point. Thus the Credit would be liquidated.

Such might be termed fictitious Credit or the watered stock of the Credit manufacturing industry. There are millions of such Credit in existence.

If we should take a grand inventory of everything possessed by the body politic at the present market price, and then sum up all of

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the existing Credit of the body politic, and subtract the sum total of the inventory from the sum total of the Credit, we would arrive at the amount of fictitious Credit we have. This fictitious Credit is good as watered stock is good—just so long as it pays “dividends,” for, as has been remarked, “profit” is the foundation of the whole commercial structure, and “dividends” is but another name for “profit.”

Trusting that the question of Surplus and its relation to dollars or Credit is made plain, your attention is now called to the fact that the solution of the Problem of Poverty is but the solution of the Problem of the equitable distribution of Surplus. The solution of either one of these problems solves the other, since all there is for men to divide is Surplus, and the dearth of Surplus to the individual is Poverty.

All there is that has not been consumed is Surplus. Mankind is wonderfully rich. Everywhere can be seen stores and stores of Surplus. Thousands of miles of railroad trains are daily transporting hundreds of thousands of tons of surplus products. Often there is a congestion in shipping, and cars cannot be obtained to move the huge supply. In fact, there is a superabundance of the necessities, comforts and luxuries of life to supply each individual member of the race to satiety if properly distributed.

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How can this distribution be accomplished is the question of supreme importance to man since the answer to that question will solve all the other economic problems that now engross, and for many centuries have engrossed, the thought of the world. Scores of able men have devoted their lives to the solution of subordinate problems of economics, such as capital and labor, rent, taxes, etc. They have, however, either overlooked the basic problem or else were unable to arrive at the higher laws which govern all manifestations whatsoever, and which must, therefore, govern in this matter, and so failed to arrive at the proper solution.

The solution of the mighty Problem of Poverty marks one of the cardinal Epochs in the Evolution of the Race! It may even be the Fulcrum of Man's Evolution, so great is its import!

It is necessary that the Problem be solved before Man can rise above the material phase of life. "Where your treasure is, there will your mind be also!" A few individuals have risen in spite of the hampering environment, but they are popularly considered as freaks of nature. The masses are still wallowing in the mire.

If the solution of the Problem is recognized as important by the human mind, then you may rest assured that it is a part of the OPERATION and it will therefore arrive in its proper Order.

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Creation did not cease when the Earth and Sun and Stars were made. Creation is Duration itself, and the Sublime Process will cease only with the close of Eternity.

THE SOLUTION OF OUR PROBLEM IS THE BIRTH OF RACE REGENERATION IN THE CREATIVE PROCESS.

Contemplate that well, those who can.

The Solution is at hand!

This announcement is made by one who knows, and therefore speaks with authority; by one who has given evidence that he is thoroughly conversant with the conditions which now prevail in the economic world; by one who points out the inherent defects of the present methods; by one who attaches no importance to artificial "place," "standing," "position" or "society," but who impartially subjects all "classes" to the same microscopic scrutiny.

Here is something to think about:

Surplus comprises the Necessities, Comforts and Luxuries of life.

Each individual requires a continuous supply of a certain amount of Surplus for his sustenance, welfare and development.

Surplus is represented by and obtained with Dollars or Credit.

It is therefore necessary that each individual be in constant receipt of Dollars or Credit with which to cancel his obligations to others.

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Under the existing methods, however defective, nearly every individual can obtain Dollars.

Some obtain vastly more than they need, others obtain barely enough to provide for the necessities that sustain life.

Individual consumption is limited by Nature.

The solution of the Problem must involve these features:

It must be a natural process.

It must not antagonize, therefore it must not deprive any individual of what he needs or desires.

It must add to, rather than take from.

It must supply a source of continual income of Dollars or Credit to the individual.

It must not attempt to regulate what any participant desires to utilize as necessities, comforts or luxuries of life, but on the contrary, it must supply all the material wants of each member according to his deserts.

It must be attractive to the Natural man, and therefore be profitable and beneficial to each co-operator.

It must be open to all who wish to participate—man, woman or child.

It must be absolutely just and equitable.

It must lift men up!

All this the Solution involves!

That which destroys the equilibrium between

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Surplus and Credit is set forth in the following Chapter.

“Buy the Truth, and sell it not; also Wisdom, and instruction, and understanding. For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold. She is more precious than rubies: and all the things thou canst desire are not to be compared unto her.”—Proverbs.

CHAPTER IX

A CONFESSION OF IMPOSTURE

“They have made them a molten calf, and have worshiped it, and have sacrificed thereunto, and said, These be thy Gods.”—Exodus.

The difference between the first cost of the finished product of labor and the cost to the consumer is what men have named “Profit.” Individual Profit is usually secured through the advantageous swapping of things for money or credit, which swapping is dubbed the process of “buying” and “selling.” This process causes the circulation of money. When swapping is brisk “prosperity” is rampant; when swapping is sluggish “panic” prevails.

A “panic” is always the result of man’s cupidity or stupidity, or both. The established commercial system alone makes it possible. It is more fruit of the Tree.

Any man or combination of men who can control a large supply of “dollars” have the power to bring about a financial panic at their will! The daily supply of dollars is normally

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regulated by natural causes—Evolution and its golden mean.

Let us suppose that it be in the power of an individual, or a syndicate of a dozen individuals, to withdraw \$400,000,000 from general use. The withdrawal of this number of actual dollars from the “market” would immediately affect the process of liquidation. There would be a scarcity of dollars where before they were normally plentiful. Millions of dollars of notes and accounts are coming due daily. The majority of these call for cash, and in order to secure their payment property has been hypothecated. An eager search for dollars ensues. They are not easily found. There arises a fear of possible loss. Bankers begin “calling in” their loans. This spreads and increases the anxiety. Business men become affected. Anxious to secure the cash necessary to meet their obligations, they inaugurate “sales” to tease dollars from the people. This accomplishes the purpose. The store of the people is thus depleted. It is not replenished. They feel the deficiency. Buying falls off. Factories close down. Wages decrease or cease entirely. This intensifies the situation. Those who have a little cash hold it fast. Mortgages are foreclosed. Banks refuse loans and cling frantically to every dollar they can secure. The stringency increases. Those holding surplus products will exchange them only for money.

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The process of Credit creation ceases. Prices are forced down, down, down. "Property" which would have "sold" for \$10,000 three months ago will not now bring \$3,000 cash. The "panic" is on. The disease of the body politic has reached the critical point. Business is paralyzed. Surrounded by plenty on every hand millions are starving because they can secure no "dollars" to exchange for the necessities of life.*

It is now time for those who inaugurated the panic to bring the \$400,000,000 of cash from its retirement a little at a time, and gradually exchange it for the property so greatly depleted in "price." Thus they can secure two or three times the amount of surplus with their money that they could "buy" under natural conditions. "Prosperity" is being restored! Prices gradually increase and at last become normal. Thus \$400,000,000 to \$800,000,000 can be "made" in the process.

"Panics" have occurred with such regularity that the majority of poor, deluded humanity expect them about every ten years! What a display of blind stupidity and consummate ignorance on the part of "intelligence"—intelligence that accepts Effects as the end of knowledge.

Is such a condition possible in this "enlightened" age?

*Do you remember Coxey's army and contemporaneous conditions?

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Most certainly it is! Who is to blame? No one individual, but all of us together. It is the fruit of the Tree. If we don't like the fruit then we should band together and grub out the Tree, root and branch.

Our stock exchanges are schools of manipulation similar to that outlined above. It is one of the most malevolent and atrocious institutions ever invented by Greed. The time will come when Intelligence will level the walls of every stock exchange in the country. At present they furnish one of the best examples of how Profit is obtained by deception, trickery and pillage. Yet its votaries, satellites and puppets, together with its accessories and accomplices, are considered eminently "respectable" in the light of the present day. Newspapers as a rule, devote at least a page daily in support of these iniquitous dens of spoilation and plunder.

To return to "Profit." Because a hammer is used as an instrument of murder its utility as a beneficent tool should not be condemned. Charity is one of the most benign attributes of humanity. It signifies liberality in giving—benevolence, kindness, good-will.

As Motion is the symbolic expression of Energy, so is Charity the symbolic expression of Love.

Even though man has abused the sweet spirit of Charity, he has never been so ungracious as to directly connect her name with Competi-

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tion. Since it is a fact that neither the competitive system of Commercialism nor any other system can exist *without that which holds it together*, it is absolutely necessary that Love be present. It was thus that Charity came to be disguised as "Profit," and it is thus that "Profit" is the only redeeming feature of the present competitive system. This is the Thing that men admire in the system, and this, and this alone, holds it together and gives it whatever symmetry it has.

The present competitive system is the result of Evolution. Practically every one of its great divisions are modern developments. Banking is of comparatively recent origin; so are Stock Exchanges; also Transportation as we know it; Machinery has entirely changed the complexion of Labor; Printing is in its youth; Real Estate, as manipulated is an innovation; Life Insurance, as conducted, is distinctly modern. These may justly be called the seven wonders of Modern Commercialism, and a most instructive and interesting volume could be written on each.

Banking owes its existence to Credit accumulation.

The principle of Stock Exchanges has already been disclosed.

Modern Transportation is a part of the process of Distribution, and, of course, rests primarily on Production.

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Labor has practically resolved itself into a machine-made process of Production.*

Printing is the modern process by which thoughts or ideas are rapidly recorded, and the record even more rapidly duplicated.

The modern Newspaper—a department of Printing—furnishes one of the best possible examples of Evolution and Imposture, hence we will briefly examine it.

Before the advent of the first newspaper each community, in accordance with its size, was infected, burdened or blessed, as the individual prefers, with one or more persons, commonly known as “gossips.” Report has it that they were usually elderly females who considered it their bounden duty to carry “news” from door to door. There was a continual contest between tongue and feet as to which could move the faster. They were not supposed to give an intelligent reason for anything, contenting themselves with the mere statement of some portentous happening or spicy bit of scandal which had come to their ears. They invariably enlivened the happening with their own vivid imagination. Figuratively, they took the raw material and prepared it to suit the cultivated “taste” of those who partook thereof. The best seasoner was the most popular caterer, but each member of the community kept a plentiful supply of condiments on

* See Note (n) Appedndix.

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hand, ranging from cayenne to garlic, to supply any oversight in the seasoning. This comprised the principle mental exercise of the day.

At last the culmination of physical endurance and capacity was reached.

Here the inventive genius of man took its first important step in the production of labor saving machinery. He conceived the brilliant idea of recording and merchandising current gossip by means of movable type, printing press, ink and paper. He reduced gossiping to a money-making proposition! In spite of the fact that wonderful improvements have been made in the mechanical and spicing departments, the masculine part of the race has made no glaring improvement in the quality of its raw material. It still delights in the delicious bits of scandal, revels in whatever is immoral, and fairly glories in the sensationally vicious happenings of the day, all of which is dished up in the most appetizing manner to regale the acquired appetite of a habit enslaved populace, which habit has naturally developed with the "business" under the Law of Growth and Change.

A few years ago advertising made its appearance. The father of Advertising is Competition; its mother is Profit. From a sickly and puny infancy it has grown to be a giant factor of Modern Commercialism. It partakes of the characteristics of both its parents, which gives

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it an individuality all its own. It is the Mask of Beggary. Behind it people solicit alms in the shape of "profit," crying, like the little boy, "buy something of me so that I can make something by the transaction." Each advertiser strives to shout louder than his competitor. Deception and Advertising are boon companions, and both are pals of Gossip.

The voice of Advertising is known as Circulation. The greater the circulation the louder Advertising speaks. With exceeding cunning men have yoked Gossip and Advertising in the modern newspaper.

Gossip, through circulation, lends anxious Advertising artful aid. Of all the schemes of "money making" the modern newspaper is the most unique! A diverting chapter could be written in the elucidation of the business. It, however, is but fruit of the Tree.

God speed the day when newspapers will tell, or at least dilate upon, only the good things that occur, and record only good deeds for the contemplation and reflection of the rising generation. Let Good be made the educational standard and not Evil. If Evil must be mentioned let it be for the purpose of teaching a moral lesson, not for mere sensationalism. Wholesome mental food is far more desirable than mental poison. Cleanliness is next to Godliness!

It is most pleasing to note that the tendency

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is already in that direction as evidenced by the uplifting, exalting and inspiring editorials and articles that are continually appearing in various newspapers and magazines.

The circulation of matter pertaining to world betterment is the proper application of the principle of Advertising. It tends toward universal good rather than individual advantage; toward altruism rather than self.

Modern speculative Real Estate business is a wily game of diplomacy wherein astute simplicity is entrapped. There are always two sides to the game: The side that has the Real Estate and the side that has the dollars. Each side uses every trick of the trade to deceive his opponent. It is useless to tell of the alluring descriptions that are given the prospective buyer, or the fairy tales of imaginative future conditions. Nearly every person knows of the "boom" process.

It will do no harm to follow out a series of typical transactions to illustrate the "business."

A professional Real Estate dealer secures a parcel of land which he "subdivides." He pays therefore \$15,000, which gives the party who sells to him a Profit of several thousand dollars. A small amount is paid when the deal is closed, and the balance as the lots are sold. The tract is divided into say three hundred lots which are placed on the "market" at an aver-

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age sacrifice price of \$250 each. The subdivision of the land has therefore increased its price from \$15,000 to \$75,000. The clever Real Estate man spends possibly \$5,000 in "advertising" the great sacrifice sale, and \$5,000 more in "improvements." It is needless to dwell upon all the details of the sale, but we will suppose that A, on being assured by the dealer that he will be able to sell lot No. 1 in the course of the next few months for two or three times its present price, concludes to speculate, and so transfers \$250 of his Universal Credit to the dealer and receives therefor a piece of paper which informs all comers that he, A, has acquired a life lease of that particular lot. A "deed" is merely a non-restrictive life lease, "to have and to hold" during life. A soon begins a still hunt for a "buyer," to whom he is willing to "sacrifice" a portion of the future profit that the dealer told him he would make. He finally runs across B, who has some surplus "dollars" and is in a speculative mood. A, amongst other things, informs B of his imperative need of money; of his exceeding reluctance to part with his beloved lot; of how much he could "make" if he were only able to hold it a short time; of the great sacrifice he makes in offering a \$1,000 lot for \$600, etc. After much bickering the deal is finally consummated by B paying A \$450 for the lot. B immediately begins to beat the brush for a vic-

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tim to his bartering prowess. At last he scares up C, who is winged with a hot-air gun and duly captured. C pays B \$700 for the lot. C is now confronted with the proposition of swapping his piece of paper at a profit. In due time D is made to believe that he is getting the best of C by purchasing the lot for \$1,000. The game is now fairly started. The "value" of the lots is seemingly enhanced by various favorable rumors and reports. The productive capacity of each lot remains stationary, but "prices" are boomed and the speculative fever is fed by tales of profit made. The lot is sold and resold, a la Frenzied Finance. The price, when compared with other beneficial commodities, is ridiculously exorbitant. At last there comes a time when the "market" is "dull"; the late purchaser is unable to locate an individual who is willing to contribute more to him than he gave the other fellow. His money is buried in the lot and there is no way to get it out. He mortgages it for a portion of his purchase price. The Real Estate "market" "slumps." In fact, it makes its complete disappearance. The mortgage is foreclosed. Then follow years of stagnation in that community.

The thing which is normal and produces normal benefits to all concerned in Real Estate or any other business, is *natural Growth*, and that is the final and only correct adjuster. This is said with all due respect to a Supreme Court

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which has "decided" that the result of Growth is a "lottery," and therefore all persons who receive benefits through the normal growth of any business may be punished by fine and imprisonment according to the "law," which gives the Postmaster-General the power to issue "fraud orders."*

Our desire is to make a distinction between normal Growth and booms "for revenue only," and these remarks in no way pertain to those who seek a temporary deed to a plot of ground for the purpose of intelligently utilizing it. Nor does this infer that all individuals who engage in the Real Estate business are disreputable or dishonest. We do insist, however, that the employment of deception is the rule and not the exception, in spite of the fact that "investing" in Real Estate is generally regarded as creditable. Many individuals enter into the Real Estate business as they enter into the saloon business—because they cannot make a living in any other manner.

We now come to a business of importance. Not important because of its prominence in the commercial world. Not important because the manner in which it is being conducted at present is a subject of investigation on the part of those who probably have never given a moment's thought regarding the Principle involved. But important to mankind because of

*See Note (o) Appendix.

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the vast significance of this same Principle in the solution of the problem of Poverty. The name of this business is Life Insurance.

Modern Life Insurance is a hybrid—a cross between Competition and Co-operation. The Principle involved is that of Co-operation, while the Principle is *applied* by Competition! Like all half-breeds, its lower nature is most in evidence.

It is not difficult to perceive wherein the noble Principle of Mutual Benefit is applied through Competition. Note the scores of different “companies,” both Old Line and Fraternal, that are in existence, then realize that they often resort to the most degrading deception and trickery for the purpose of “writing new business,”* while the members, themselves, as a rule, are actuated by purely selfish motives in taking out their policies. We repeat: The individual member joins the scheme for the purpose of benefiting *his* beneficiary rather than for the purpose of conferring benefits upon the beneficiaries of his fellow members!

The atmosphere is so rife and the mind of the average person today is so impregnated with the spirit of Competition that he will fail to perceive wherein the last statement above reflects any discredit on the present institution of Life Insurance, or on the modern ap-

*See Note (p) Appendix.

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plication of its Principle. An analyzation is therefore desirable.

The purest form of Life Insurance is that wherein many people band together and each agrees, in the event of the death of one of their number, to contribute a given amount from their surplus to the beneficiary of the deceased. This is a simple illustration of the Principle involved. You will notice that here each individual member contributes to the beneficiary of *someone else*, because the dead member does not and cannot contribute toward the benefit of his own beneficiary. While he was alive he contributed to the benefit of *others*. Bear this in mind in considering what follows.

In modern Fraternal Insurance the members band together and each agrees to contribute a small amount each month to assist in creating a general fund with which to pay the beneficiaries of the members *who die* from month to month, and also to defray the organization expenses. The slight difference, between this plan and the one outlined above can easily be seen, since the only added features are an expense element and fixed intervals for making contributions. Under this latter plan you will also note that the member does not contribute *after death*, and can therefore confer no benefits on his *own* beneficiary. When he was alive his contributions, of necessity, were for the benefit of others, and it is the

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present living members who confer benefits on his beneficiary. WHILE LIVING HE CONFERRED BENEFITS ON BENEFICIARIES OF MEMBERS WHO HAD PASSED OUT OF THE ORDER AHEAD OF HIM, AND WHO, THEREFORE, CAN CONFER NO BENEFITS ON HIS BENEFICIARY. NOW THAT HE IS DEAD, MEMBERS ON WHOSE BENEFICIARIES HE NEVER HAS AND NEVER CAN CONFER BENEFITS, BESTOW BENEFITS ON HIS BENEFICIARY. If the individual can "protect" his own beneficiary, why does he join an organization?

What should the member do? He should recognize the Principle involved, and he should join the organization for the sole purpose of doing what he can to bestow benefits on his brother's beneficiary, and allow his fellow members to look after the interests of his beneficiary. He should join because the Principle is that of charitable good-will. He should join because the blessed privilege of giving a small portion of his surplus to deserving ones is involved. He should join for the purpose of perpetuating such a beneficent institution on the face of the earth. He should join because it is Good, and not because he or his beneficiary will derive any particular benefit from it.

Yet you will hear managers and solicitors of a Life Insurance Company hold out the one inducement for joining—the purely selfish purpose of "protecting" your own beneficiary. Few of them have ever caught a fleeting

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glimpse of the beautiful snow-white Spirit on which their "business" is based, while the great majority of them do not even dream of its existence. They are constantly talking about "protection," and they even make this same "protection" a thing of barter and trade. They "sell" you "protection." Their sophistry is as painful as it is ludicrous. It serves to show us the half-breed characteristics, however, wherein Selfishness is opposing the Spirit of Universal Love, and this, and this alone, has caused all of the discord and failure that has ever occurred in Life Insurance.

Notwithstanding its present degradation, which dwarfs its Soul and retards the proper manifestation of its Spirit, Life Insurance occupies a momentous position in the Evolution of man. Its installation was a most important step toward the final establishment of genuine co-operation and the consequent abolition of Poverty. Up to the present time it has conferred no great benefits on the race further than to demonstrate the power of people banded together for the accomplishment of a definite purpose. This is demonstrated in a small way by any large Life Insurance Company, but the example would be still more striking if all the various Companies were united as one. All other business institutions in the world would be insignificant in comparison. If the institution were one gigantic Fraternity, then the peo-

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ple would be able to, in a small measure, appreciate their power. Some of those living on earth today may witness a grand organization numbering millions, whose economic system is as far superior to mere Life Insurance as the electric light is superior to the tallow candle.

SUCH A SYSTEM HAS BEEN DEvised—SCIENTIFIC IN EVERY DETAIL; AS FEASIBLE AS MATHEMATICS; AS PRACTICAL AS LIVING; AS SURE AS EVOLUTION; AS FREE AS THE AIR.

The idea but awaits its material manifestation!

Amongst the other lessons taught by Life Insurance is the one of cumulation of small particles of surplus Credit into parts or parcels for more advantageous utility or distribution.

The process of gathering together and apportioning various products for general utility is very common. In gold mining, for instance, after the ore is obtained it is crushed, and the fine particles of gold concentrated, after which they are melted into a brick for convenience of transportation. It is then sent to the mint and blocked out in little portions for general utility. Hay is composed of a multitude of stalks which are mowed, gathered together and finally baled for convenience of transportation and utility. Thus also are fruit and vegetables handled.

If the surplus products themselves are treat-

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ed in this manner, why not intelligently apply the same Principle to that which represents Surplus—"dollars" or Credit? Men usually admit that it is foolish not to "harvest" a crop when the grain is ripe or the fruit matured; and the "harvesting" is the operation of the cumulating and portioning process. It is just as foolish to allow Credit to rot in the pocket as it is to allow apples to rot on the trees.

In Fraternal Insurance the monthly contributions of an individual member may be likened to a single apple on a tree. The apple is surplus until it is consumed. Alone it amounts to but little, and its effect will scarcely be noticed by the individual consuming it. A bushel of apples, or a barrel of apples will confer very material benefits on a family.

Then again, the farmer does not feel any loss when he gives a single apple, or twelve apples out of his year's harvest, to be put into a basket with similar contributions from other farmers for the purpose of conferring benefits on a family. Neither does the average member of a Fraternal Life Insurance Company miss the twelve small donations a year that he makes for the benefit of others. We warrant he will live just as long and just as happily as he would if he made no contributions whatever. We will also add that he will

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live far more happily if he makes his contributions in the proper spirit.

Imposture, draped with the vestment of Custom, has at last been stripped of his robes and exposed. Like other "gentlemen" criminals, he has confessed. He admits that he has been masquerading as respectable Custom for generations, beguiling men with his sophistries of "legitimate profit" and "value received" and "earning capacity" and "earning power of money" and "investments," etc., in connection with "legitimate business." Hid beneath Imposture's robes were found Grab and Graft and whimpering or deceitful Beggary! Can you see them?

"For what shall it profit a man, if he shall gain the whole world and lose his own soul?"
—Mark.

CHAPTER X

ILLUSIONS

“Appearance is the highest lie and falsehood.”—Hermes.

“Therefore doth it labor to make good those things that seem, and are by the Senses judged and determined; and the things that are truly, it hides, and envelopes in much matter, filling what it presents unto thee with hateful pleasure, that thou canst neither hear what thou shouldst hear, nor see what thou shouldst see.”

Thus spoke mighty Hermes whom Lord Bacon described as “illustrious with triple glory—Kingly Power, Priestly Illumination and Profound Wisdom.”

Man is ever deceived by Appearances, and the consciousness of this Truth is one of the loftiest summits that the individual mind must surmount on its road to the house of Wisdom.

By means of the physical senses man becomes conscious of the different vibrations of substance. This thing is hard, that soft; this red, that green; this sweet, that bitter; this

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warm, that cold; this fragrant, that noisome. Whatever one can hear, see, feel, smell or taste is an appearance, or an effect, and is but the reflection of that which caused it. The Law of Reflection never changes, so with the assistance of a mirror we can arrive at this stupendous fact:

APPEARANCE IS THE POLAR OPPOSITE OF TRUTH.

Man is thus surrounded with mighty Illusions, compared with which the most successful illusions of the stage are microscopic. And when we add to the Illusions the mystic Maze of Life, or existence, we can begin to appreciate in a slight degree wherein Man's evolution is but a part of the Divine OPERATION. We can vaguely appreciate wherein we constantly meet friendly opposition to enhance the development and growth of our consciousness. The grand Cavalcade of human life is ever confronted by an unbroken array of obstacles which bar its advance. The destination of each individual and of the Race lies on the other side of obstacles. Wise is he who can perceive the Purpose of obstructions and profit through the progress and strength gained by conquering them.

Man is confronted daily with the Illusion of the Sun rising in the East, traversing his majestic course, and setting in the West, and for thousands of years man was deceived by this

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appearance, and strenuously resisted the slightest suggestion that it is merely an Illusion. Finally a man, one of those pioneers who go ahead and blaze the trails of thought, announced the fact that the Earth turns on its axis and causes the Illusion of the Sun's motion. His statement, accompanied as it was by logical reason, was received with the utmost consternation and dismay, since it upset not only the pet theories, but also the very religion of the day. Galileo was cast into prison for gloriously maintaining what he knew to be 'the Truth. The names of those who persecuted him are not now spoken, while he stands forth as one of the pillars of light which mark the course of human progress.

Nearly everyone now will admit that the apparent course of the Sun around the Earth is a mighty Illusion, but very few will admit that what men call "Time"—past and future—is another gigantic Illusion. Time is the *appearance* of applied Energy, as the reflection in the mirror is the *appearance* of the object. As the Earth is small in comparison with the Cosmos, so is the entire period of the Earth's existence small in comparison with Eternity. Time is the *point of contact* of the Positive and Negative elements of Duration. It is the ever present Now. Evolution is a constant succession of Events which we mark by what we call Time. The Event is the real thing of im-

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portance, and "time" is but an appearance. Last night you saw a light burning. The light has gone out. Likewise has "last night" gone out. Where is the flame? Where is the "time?" Tomorrow never comes. "Yesterday" is as an extinguished flame. "Yesterday" was merely a succession of events which were, but are not.

Realizing the supreme importance of Now, Christ said: "Take, therefore, no thought for the morrow; for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof."

Poor, deluded humanity wastes entirely too much of its thought on "yesterdays" and "tomorrows," and fails to properly apply its thought and Energy to the ever present moment!

The present Competitive system is a custom established by Delusion. Delusion is a master of blandishment and cajolery. With adroit plausibility he leads the individual to believe in the supreme importance of Self, and skillfully detracts his attention from the Universal. When the individual is thus won over, he becomes a pandering servant of Delusion and will commit the greatest follies in his service.

We have learned that the beneficial utility of anything constitutes its only value. We have also learned that money is the life-blood of the commercial world and is beneficial only

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when it properly circulates or moves. Congestion of circulation is a sure indication of error committed. This must be patent to any reasoning mind, and from this we will proceed to demonstrate the fallacy of "reserve funds," as they are commonly known in business. It must be remembered, however, that "reserve funds" are but fruit of the Tree.

A Reserve Fund in business is an accumulation of Money or Credit for ostensible use at some imaginary future "time" when that particular business will have deteriorated until it requires a prop! If the business were properly established under natural conditions of Growth and did not violate Natural Law, then the "reserve" fund would continually increase and would *never* be utilized to the benefit of those who created it. Study the Reserve Fund of Old Line Life Insurance as an example and note that it never decreases.

A Reserve Fund in a business is popularly considered an element of strength, while the fact is that *it is an admission of weakness per se!* A Reserve Fund is for the management rather than for the patron. Were you ever benefited by the "reserve fund" of any institution you patronized? There is one hundred per cent benefit in every dollar when properly utilized. Can money be reserved and, at the same time, be properly utilized for the benefit of its real owner?

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Another fallacious thing about a "reserve" fund is that it can represent but a minority fraction of the liabilities it is "reserved" against, and therefore can in no event liquidate more than a minority fraction of the obligations of the institution. From this we must conclude that the "reserve fund" institution has either provided other ways and means with which to pay the balance of its obligations, or else that it intends to ignore a large part of them. In the former instance, if other ways and means can be provided to pay a large per cent. of the liabilities, then the same ways and means augmented would produce sufficient to meet *all* the requirements, and thus preclude the necessity of a "reserve" fund.*

In such a case a "reserve fund" is an unwarranted tax upon those who provide it. In the second instance, if the institution does not contemplate paying a large fraction of its obligations, then it were better to have neither obligations nor "reserve fund." Thus a "reserve fund" is a delusion and a snare.

There is a graver parental Error lying back of Reserve Funds.

Under the Competitive system all commercial contracts calling for Money have "Time" as the primary maturing element, while Money is a secondary consideration. That, you may say, is as it should be. Let us analyze it.

*See Note (q) Appendix.

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No commercial contract calling for money can be cancelled with "time," but it must, *of necessity*, be cancelled with money. Money, then, is the primary element and the *essential* element of the cancellation. The real maturity of the contract is fixed *by its cancellation*, consequently money is the real maturing element. Thus we see that, while under the established custom, "time" is made the primary element and money a secondary consideration of a contract, money, in reality, is the primary element and "time" a secondary consideration.

Let us suppose that A owes B the sum of \$100 that is due in thirty days. This means that when the earth has made thirty more revolutions on its axis this contract will be due and payable. The "days" are marked off in their regular order. "Time" marches relentlessly onward. It is the "thirty days" that calls for the money without reference as to whether A has the amount or not. The only redeeming feature to this custom is that it perhaps stirs indolent man to action.

Business failures are always caused by "time" marching ahead of the money and getting there first! The fear that this will occur and a vain attempt to remedy the evil is the cause of "reserve funds."

"Reserve funds" are burnt offerings on the altar of Error. "Time" never yet brought

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forth an event, but events are ever fashioning "time!"

When man sows grain or plants a garden he knows that under normal conditions he will reap an average crop in approximately a given "time." Why? Because he is familiar with the rapidity of its growth. He does not say to his wheat, "you must yield just so much in one hundred days under penalty of failure." He simply adjusts himself to natural conditions and does what he can to assist in the production of the crop, and he is invariably rewarded with a great increase over what he sowed. In the sowing of the wheat he put into operation the Cause which produced the Effect.

In business, Natural Law is disregarded and Failure is the reward. About ninety-five per cent. of those who start in business under the Competitive system "fail" sooner or later. Is not this sufficient to assure you that the Competitive system is erroneous? If Nature failed in ninety-five cases out of one hundred there would probably be no human race. It must be evident then that man's present business methods are unnatural. Why not become naturalized and civilized in reality?

APPLIED ENERGY IS THE "RESERVE FUND" OF OUR NATION. APPLIED ENERGY IS THE "RESERVE FUND" OF THE RACE. APPLIED ENERGY IS THE "RESERVE FUND" OF CREATION! AP-

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PLIED ENERGY IS THE MAINSPRING OF PERPETUITY.

The new Economic System will displace Competition; it will conform to Nature's Laws in respect to "Reserve Funds." There will be sowing and reaping, and the harvest to the individual will, under normal conditions, be vastly more than the seed, and the condition of "time" will be a natural condition. The event and "time" will go hand in hand and "failure" will be eliminated. To paraphrase the famous saying that Lytton put into the speech of Richelieu: In the bright lexicon of the coming Economic System there is no such word as *fail*. It is a weak word representing an artificial condition. Man makes both the condition and the word!

In connection with "Reserve Funds" we find what is known in the business world as "Investment" and "Interest." The suggestion here is made that you write down an answer to each one of the following questions before you proceed further:

What is an "investment?"

What are "investments" in general?

What is "interest?"

If you had \$1.000 which you decided to "invest" in some particular thing, what would be the first necessary step for you to take?

When you have placed your money in an

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“investment,” what *positive* assurance have you that it will be returned to you?

When you deposit money in a bank, what *positive* assurance have you that it will be returned?

It is safe to assume that “investments” are made with the idea or purpose of deriving a profit therefrom. Since we know what profit is we may presume that the investor is seeking contributions from his fellowmen.

“Investment” is the swapping of Credit for other Credit, or that which it represents, with a view of deriving “profit” either through “earnings” or a subsequent swap. “Investing” in real estate or stocks is a fair example. Possibly, however, a more pertinent illustration may be found in the retail mercantile business. Suppose a person desires to “invest” in the shoe business. He first secures a location and leases a proper room, swapping some of his Universal Credit for the convenience. He then proceeds to “buy” his stock; that is, he swaps some more of his Universal Credit for shoes at “wholesale” prices. He chooses the kind of shoes that he thinks people will want, since he must have “trade” or he will “fail.” He then proceeds to “mark” his goods. One “mark” is a secret mark which tells how much he paid for them. The other “mark,” which is also sometimes written with secret characters, states what he is willing to swap them

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for. When this latter mark is in secret characters it enables the merchant to juggle his selling price to suit the occasion. The prosperity of the business and the consequent profit on the "investment" depends entirely upon the people who favor him with their custom. This is governed by the great Law of Average. Each city has many shoe stores. Only an average number of the population desire shoes each day. Each individual store is favored with *only a portion* of the small average who desire shoes daily. Thus we might say that the individual store depends on an average number out of an average number of people buying something each day. If this average is not sufficient to the individual store to pay the merchant a "profit," he "fails" in business and has consequently lost some of his accumulated surplus in his "investment." If his business continues prosperous he continues to advantageously swap Credit for shoes and shoes for Credit, and he "makes money" and becomes a prominent business man.

You will notice in this particular "investment" that the prosperity of the shoe merchant depends entirely upon the contributions of his fellowmen. The same is true in any other business, and the prosperity of any "investment" whatsoever, whether it be in the mercantile, stock, bond, mortgage, real estate, or a professional department of business, depends en-

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tirely upon the contributions of others. Nearly every individual member of the body politic is seeking out a good plan to secure donations under a different label. The druggist does not sell common salt, he sells sodium chlorid. The individual does not seek donations, he seeks "investments," it's more refined, but means the same!

Whether an individual is today "worth" thousands or millions depends entirely upon the contributions he has received and retained from others. A knowledge of this truth should make those who are "rich" in this world's goods duly grateful for that which has been bestowed upon them, and cause them to discard any haughty arrogance that they may have assumed toward those from whom their benefits were derived. Conceited vanity in riches insults Intelligence.

Investment and Interest are closely related and when Interest is analyzed the relationship will be made plain. Interest is Rental. It is that which is paid for the privilege of utilizing another's surplus.

The keeper of a livery-stable has a surplus stock of horses and carriages which he rents. A horse and carriage represents the principal, while the hire is the interest. Some individuals have surplus houses which they rent. The rent is usually paid monthly. When the renter vacates the house he returns the principal to

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the owner, having paid his interest periodically.

When one person rents "money" from another it is called borrowing, and the rental is termed "interest." To illustrate: Suppose A has found a real estate investment which he believes will "pay." To enable him to make the investment he borrows \$1,000 from B at six per cent. interest. This means that he agrees to pay B a rental of six cents a year for the use of each dollar of Universal Credit rented. A now has \$1,000 on which he desires to "make" something. The only way that A can make the dollars "grow" is to commence swapping. He must immediately give them to someone else! He hastens to "buy" the lot and in the course of a few months his "profit" expectations are realized. He finds a person who swaps \$1,500 to him for the lot. This enables him to return B the principal together with the rental or interest and leaves him a "profit" besides. In this illustration you will note that it is not A in reality who pays the interest to B, but it is that vague, indefinite other fellow who contributes to A. When interest is paid, those behind the apparent payer are the real contributors. Take, for instance, the individual who invests his money in an office building and proceeds to rent the offices. It is not the tenants themselves who pay the rental, but the patrons who maintain the tenants' business. The patrons in turn receive from

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others what they contribute to the tenants. Thus again we find that "interest" is contributed by that mystical other fellow.

Profit is distinguished from "interest" as follows: Interest represents but a *portion* of the other fellow's charity—profit represents all of it!

There are those who make a profession of preying upon the necessities or misfortunes of their fellowmen by loaning money to those in distress, and exacting an exorbitant rental, ranging from sixty to one hundred twenty per cent. per year. They usually require security in the form of personal or other property amounting to two or three times the loan. To illustrate what ten per cent. a month means, with security given amounting to two hundred per cent. of the loan, we will suppose that Mr. S. H. Ark has a \$4,000 house and lot for rent, and some person comes to him and states that conditions are such that he must rent that house or suffer starvation, or possibly death. Mr. S. H. Ark, perceiving the dire distress of the other, proceeds to make merchandise thereof for the purpose of increasing his already large store of surplus Credit, so he exacts a rental of \$400 a month—ten per cent. a month—for the house, or \$4,800 a year, under the condition that the unfortunate renter shall pay all the taxes and repairs on the house during his occupancy, and shall deposit security amounting

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to \$8,000 to insure the payment of the rental and the return of the house intact!

This is an example of the pawnbroking and loan-shark business. In it we endeavor to make plain the *Necessity* which causes the poor renter to seek the thing that Mr. S. H. Ark has. Thousands have suffered even the death penalty—suicides—by not being able to secure an infinitesimal amount of existing Surplus for temporary use, even at an exorbitant rate of interest. Such a condition is merely fruit of the Tree, and the time will come when it will be exterminated.

“Investments” and “loans” are often used as synonomous terms, but there is a difference. Investment implies either future swapping at a profit, or profit derived through the production or distribution of surplus products by the advantageous utility of the thing invested in. A loan implies rental only, and the utility of the thing lies not with the one who loans but with another. Whatever is “loaned at interest” is, in reality, rented. The word “interest” was coined to indicate the rental paid for the use of money, but since money represents surplus products, then interest and rental are synonomous except to distinguish that which is rented.

There are many variations or complications of the application of the principles of investment and rental. It is the intent here to make

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plain only the principles and not all of their varied applications.

The very nature of a "reserve fund" forbids that it be jeopardized. A bank "reserve" is in actual cash which is neither "invested" nor rented. In other words it has no utility whatever, and for all practical purposes, it might as well be so much putty that is not utilized. So long as the bank remains "solvent" its Reserve Fund is idle, is it not?

Reserve Funds of other institutions are, as a rule, either "deposited" in banks or else rented. They are seldom used for actual investment purposes except to advantage the individuals who have them in custody. You will thus perceive that a Reserve Fund is never utilized to the best advantage of the patrons of the institution since, when it is borrowed, it is the *borrower* who utilizes it to his own advantage, and he pays the institution a small portion of the benefit he derives from its utility. For instance, the policy-holders of the Old Line Insurance Companies in the U. S. have, during the past fifty years, contributed sufficient to pay all of the mortality benefits that have occurred, and an additional sum amounting to \$2,500,000,000, which is held as a Reserve Fund by the managers of those institutions. The interest or rental of the Reserve Funds during that period has just about paid the expenses of management of the institution.

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Fifty years is sufficient length of "time" to enable us to strike an average. In other words, we can arrive at the general trend of the operation and its golden mean. During the next fifty "years" the same Causes would produce the same Effects, and men could continue, as at present, to pay all mortuary "losses" under that system, and add to the huge Reserve Fund in exact proportion to what has already been created, and the "interest" on this Reserve Fund would approximately pay the expenses!

Of what use then is that Reserve Fund? During the past fifty years has it been utilized to the best advantage of those who created it? Would it not have been far more advantageous to the policy-holders to have contributed just sufficient to pay the mortuary benefits and the expenses, and retain for their own use the billions they contributed unnecessarily? Does it not occur to you that the \$2,500,000,000 held in reserve by the Old Line Insurance Companies would be of far greater benefit to the present generation if it were equitably distributed amongst the present policy-holders and properly utilized by them, than it can possibly be to some imaginary future generation?*

If it has not been advantageously utilized during the past fifty years, at just what point in the "future" *will* it be properly utilized? Here another question arises, will the future gener-

*See Note (r) Appendix.

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ation need this vast accumulation of Credit which we bequeath to them? Possibly they will then have evolved a more rational System which will obviate the seeming necessity of either a Reserve Fund or the cumulation of unwieldy and needless surplus Credit to the individual! At all events it must be admitted that this Reserve Fund and the nonsensical man-made laws which "regulate" it are extremely detrimental to the present policy-holder.

The difference between Divine Law and man-made law is the difference between Wisdom and Ignorance. It is most amusing to watch the busy human owls who manufacture our "laws." New conditions are constantly arising under the Competitive system which necessitate certain rules of conduct to prevent spoilation. Such laws *can* be made as just as the system will permit, but they often aid and abet that which they are ostensibly intended to prevent. Whether this be done ignorantly or deliberately is immaterial. The Effect is the same.

Man-made laws neither precede nor cause the condition, but are rather the fruit of the condition, *except when they are made for the deliberate purpose of aggrandizement.*

During the past fifty years men have been making laws to "regulate" Life Insurance, and they are still "regulating" and will continue

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to "regulate" as the plan evolves. The "regulation" *follows* the condition. It is the principle of "locking the barn after the horse is stolen." The rules and regulations, or the "laws," are formulated by those who know little or nothing of the *principles* on which the business is based. When we take into consideration the additional fact that law-making has degenerated into boodling, then we can perceive an amazing state of affairs in this "free" government.

It is popular clamor alone that restrains the enactment of the most ridiculous and unjust laws, but in spite of this public surveillance the lawmakers, with devilish cunning, have enacted some of the most iniquitous laws that could possibly be imagined. This is done through Illusion, and the people are deluded for a time by plausible Appearance.

Probably the best example of an iniquitous law that *appears* harmless and even just, is one that was enacted by Congress and pronounced Constitutional by the present Supreme Court of the United States. This law gives the Postmaster-General the power to wantonly destroy the business of any individual in the United States, and to brand any individual member of any community as a fraud and a rascal! This is done at the merest whim or caprice of whoever happens to be temporarily

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filling the position of Postmaster-General! He is not obliged to give any reason for his act; there is no process of law involved; no jury can be appealed to by the victim as to the right or justice of the act! Nor is there any provision for a wrong to be righted.

But this is not the worst of it. The Postmaster-General can delegate this power to any of his underlings! It was an outrageous usurpation of this power that caused an honest, upright and true American citizen—J. Franklin Davis—to investigate the methods of the Post-office Department, and there unearth a nest of most foul grafters who utilized this law, not for right, for truth, for justice, but for boodle! That you may better understand the situation a brief explanation of one of the most notorious blackmailing and plundering schemes ever conducted by our "Government" under this "law" is briefly outlined in the Appendix.*

That "law" and that condition exist in this country today, and it is the most wanton assault on American freedom that American asininity has ever essayed to make. When we consider that American Judges are selected from the ranks of lawyers, and that it is their mere province to enforce the laws that are made, then we can perceive that there is much that is putrid in this grand and glorious America of *ours*—yours and mine, my countrymen!

*See Note (s) Appendix.

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If we allow it to remain so then *we* are to blame.

The imposition on the intelligence of the American people and the oppressive and lamentable injustice that is being practiced daily*—yes, daily, we say it advisedly—under that law, has caused us to set forth the iniquity of it in a seemingly harsh manner. The law, however, is but fruit of the Tree, and as such it is presented here.

The Reserve Fund of Life Insurance and the laws pertaining thereto serve to throw direct light on the process of “law” making. The men who originated the idea of a Reserve Fund in Life Insurance no doubt considered it a good thing—at least for the management. They proceeded to put their plan into operation, *and, after it was well started*, the attention of the lawmakers was attracted to it, and they proceeded to pass some rules and regulations called “laws” to govern its usage. Did they know the first principles of either life insurance or “reserve funds?”

In time they went even further and passed laws which make a Reserve Fund *necessary* in certain institutions, which need a reserve fund about as much as a horse needs a piano. Thus are “laws” generated and elaborated by lawmakers, sans ideas, sans thought, sans good sense!

* See Note (t) Appendix.

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On making careful inquiry amongst the law-makers it is found that while they have many misgivings as to the purpose and object of a "Reserve Fund," they believe in having "laws" on the subject whether they are pertinent or not. What is the use of a law-making body that doesn't make "laws"?

One of the greatest of modern Illusions is what is dubbed the "majesty" of the "law." When viewed in its reality from its generation to its death, its "majesty" is about as apparent as is the "majesty" of the Sultan of Sulu in the comic opera. If it were conceived in Wisdom and executed in Truth and Justice, it would not be necessary to dress it up with wig and robe and surround it with stately pomp and obsequious deference. The innate nobility in man always recognizes true Majesty, and if the "law" were really majestic there would be no need of nonsensical frippery to give it the outward semblance of worth! Is that not logical?

A COMPARATIVELY FEW YEARS WILL SEE PRACTICALLY EVERY PRESENT MAN-MADE LAW BECOME OBSOLETE AS NEW LAWS ARE ENACTED TO GOVERN NEW CONDITIONS. THESE NEW LAWS WILL CORRESPOND WITH THE CONDITIONS. IF THE CONDITIONS BE GOOD AND BENEFICIAL, THE LAWS WILL BE LIKEWISE, SINCE THE LAWS ARE THE FRUIT OF THE TREE. THEREFORE BY REGULATING THE CONDITIONS WE CAN REGULATE THE "LAWS."

It is a delusion to attempt to regulate condi-

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tions by man-made law, when the laws follow the conditions and are born out of them. A few more progressive steps in reform and men of wisdom will be chosen to formulate and administer laws, and they will formulate them so that they will vibrate in harmony with those Higher Laws which generate Wisdom. Then will the number of laws be decimated and the burden of mankind will be lessened a hundred fold.*

With seven Laws, God governs the Universe. Man is now unable to properly govern himself with seventy thousand laws!

“You can fool all of the people some of the time, or some of the people all of the time, but you cannot fool all of the people all of the time.”—Lincoln.

“The American people like to be humbugged.”—Barnum.

*See Note (u) Appendix.

CHAPTER XI

THE MATHEMATICS OF RELIGION

“The woman saith unto him, Sir, thou hast nothing to draw with and the well is deep: from whence hast thou that living water?”—
John.

No really intelligent mind that has burst the narrow confines of Conventionality and Custom will maintain to itself even for a moment that the present condition of affairs, especially the distribution of Surplus, is a condition of equity and justice.

No attempt has been made in this work to point out all of the errors that exist, and especially have we refrained from pointing out the existing errors of our educational system, particularly public schools. It must be mentioned, however, that the public good demands that all bonds between the present political system and our public school system should be severed as soon as possible. Teachers should be chosen because of their fitness for the work, not because of a political “pull.” The salaries should be double or triple the present remuneration to enable teachers to surround themselves

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with harmonious environment and properly pursue their own personal development. Teachers should be teachers in fact, as well as in name. They should work for the work's sake instead of the dollar's sake.

The grosser evils, political and social, that we find in all municipalities, are apparent to millions of people, and it is unnecessary that they be treated here in detail.

The labor troubles, the tariff question, and the trust problem are subjects which the individual can contemplate at his leisure in current publications. All of these things are the fruit of the Tree, *and they will cease to appear only when the Tree is destroyed.*

In this brief volume an earnest endeavor has been made to point out the grosser errors and show the Causes which produce the Effects.

Nothing herein emanates from bitterness. On the contrary, the words are uttered with compassionate good-will. It does not require profound philosophy to realize that the present conditions are but a part of the sublime OPERATION, and are, therefore, an important factor in Evolution. When we understand this, then we realize that the present conditions are right and proper, inasmuch as they are the sign-boards which point out the better way. "Render unto Caesar the things that are Caesar's, and unto God, the things that are God's."

In order to become conscious of the present

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degradation of the race, it is necessary that mankind should experience the existing evils and horrors so that he will not again retrograde. Progress is impossible where there is nothing to overcome. If all were "harmony," we would know no such word or condition as "discord." If all were "discord" we would know no such word or condition as "harmony." All knowledge and wisdom is attained only through comparison or correspondence and this necessitates various grades of conditions. Various grades necessitate dualities or poles, else there would be no Order. Without Order all would be Chaos.

Through a process of logical deduction we can easily determine the fact that the present conditions exist, not because they are good, but because they point out the way to the Good. In this respect, and in this respect alone, the present conditions are right, and we should thank the good Father for the lessons which alone will develop our consciousness so that we can conceive the wonders that He has in store for us. We should thank Him for the experiences that we call trials and tribulations, which, when properly utilized, serve to strengthen and expand the soul so that it can contain the ineffable Spirit of Good, which, if it flowed into us in our present unprepared state would consume us with its supernal Fire.

When we understand that all Form and Shape

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is but the symbolic expression of Ideas, then we can easily realize that the Idea must always precede the manifestation. When we are perfectly familiar with this truth, then comes the knowledge that Ideas are the real things of existence, while all things else are but their reflective symbols. Reasoning from this point we must admit that **WHATEVER THE MIND OF MAN CAN CONCEIVE IS POSSIBLE OR REAL.**

This truth can also be arrived at in another way: The mind of man can *not* conceive the "impossible" or "unreal." The mind of man can *only* conceive the possible. Therefore, **WHATEVER THE MIND OF MAN CAN CONCEIVE IS POSSIBLE.**

The "impossible" or "unreal" has no existence! Man coined those words in order to give expression to the limitation he places upon himself!

The next proposition we arrive at is this: **THE INDIVIDUAL WHO SAYS "IMPOSSIBLE" SIMPLY GIVES EXPRESSION TO HIS OWN LIMITATION.**

The limitation of the Race consists of the average limitation of the individual parts. The limitation that the individual puts upon himself thus hinders the progress of the Race in proportion to the number of other individuals who stupidly follow his voice of Ignorance.*

This limitation is the brake of Progress and is serviceable to mankind only as such. Whether or not the road ahead necessitates the

*See Note (v) Appendix.

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same tight application of the brake as has been made in the past is a question that will finally be answered by Events.

When the individual is sufficiently strong mentally to retain his balance, he is ready to come into the consciousness of the good things in store for him. There is a difference between vague, distraught imaginings, and logical Ideas. It is the difference between lunacy and sanity.

It should now be apparent that the purer and more exalted the Ideas that are permitted to come into and remain in the mind, the purer and more exalted the consciousness will be. When we contemplate evil conditions it should be for the purpose of discerning, through comparison, their controvention. Having found the negation we should cast out or loose the evil thoughts or thought from our mind by displacing it with good. Thus we can attain to any height or condition of goodness to which we may aspire. We are undergoing a constant change, individually and collectively, whether we will or no, for such is the Law. We, having the mind, are, to a certain degree, shapers of our own destiny; at least we can choose the road we wish to take. Why not voluntarily choose the better? This is the process of Regeneration.

The dual conditions of human existence are Good and Evil. Religion, in its various forms and under its numerous heads, is the worship of the Good. It demonstrates man's innate

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yearning for the Good. That he worships Good instead of Evil is proof conclusive that Good predominates in the Evolution of the race. Up to the present time his consecrated Idol, whether a material or an indefinite mental image, represents something that is vaguely better, grander, nobler, and more powerful than he. That Good is not clear and well defined in the mind, *else it were an active part of man*, since the idea of Good is his own. Recognizing, by comparison, a few of his "sins" and his manifest weakness, man vociferously prays with empty sound to a vague Something that resides Somewhere, beseeching Him to bestow unearned and undeserved blessings upon the suppliant. It is thus he has sought to attain unto the Good. Unconscious that "all things that the Father hath are mine"* if properly sought, he has crawled his snail-like way "up the craggy steeps of Progress and of Time,"** ever supplicating the transcendent Good to be merciful and to shower him with the material comforts of life. Some prayers heard in Christian churches would be extremely comical if they were not so pathetic. So many fail to realize what Jesus meant when he said "Ye worship ye know not what: we know what we worship. The hour cometh and now is when the true worshipers shall worship the Father in spirit and in Truth: for the Father seeketh such to worship him. God is a spirit: and they that

*See Note (w) Appendix.

**See Note (x) Appendix.

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worship Him must worship Him in Spirit and in Truth.”

The attainment of the Good is through the simple process of eliminating the Evil. Thus we can reduce religion to a mathematical proposition!

When the individual attains unto sufficient Good, he will begin to realize more of the Father and his divine attributes, and will then become a still more ardent searcher for that which enables the human consciousness to see and know. He is then fairly started on the road to Salvation.

It should be understood that we are not dealing with the subject of Religion as Religion is commonly regarded. There are nearly as many isms, as there are individuals, because in the Beginning it was decreed by the Father that each individual human being should choose his own way. Free-will is an inherent God-given attribute, and should any creed restrict this Free-will, it commits the sin of violating one of God's Commandments. Each person should earnestly seek the acquisition of the Good and the elimination of Evil; or, possibly to make it plainer, one should seek to harmonize himself with Natural Law or Truth and cease antagonizing it. That would seem a sensible course to pursue, and it does not interfere with any man's religion or with any creed, unless the creed, perchance, is narrow and restrictive.

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Any unkind thoughts toward another is a violation of the Divine Law of Universal Love, and doubly injures the individual harboring them since, being evil, they cause mental disease and consequently physical disease, and also during their retention they exclude the Good and True. Therefore, Evil should be eliminated.

We have before demonstrated that Greed is Evil; so also is Envy, Malice, Fear, Hate, etc. "Be not overcome of Evil, but overcome Evil with Good," is another way of stating the process of elimination. We are not expounding a new Truth, but we are possibly presenting an old, old Truth in a different light.

We have endeavored to present the idea clearly in modern phraseology and illustration. It seems as though the ancient manner of presenting it is not understood, or else our people fail to see the wisdom of the practical application of the Idea. An idea not understood is of no value. The world always needs practical ideas for world betterment, but what it needs more is the intelligence which will practically apply or utilize the ideas.

One of the most important propositions with which the human consciousness should be on intimate terms is here repeated:

THE IDEA MUST ALWAYS PRECEDE THE MATERIAL MANIFESTATION.

It is possible for an idea to exist without there being a visible form. For instance, there is the

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idea of our Government, but it has no material form that we can see. There are secret organizations that have shape and form which cannot be seen with the physical eye. We might say that the idea of the Government is materialized by the body politic, or the secret order by the membership. But do they represent the idea? The idea of our Government preceded the Government, and the idea of the secret organization preceded it.

The inceptive idea as revealed to man's consciousness, however, does not necessarily contain all of the variations and developments of Evolution. Ideas are but parts of the OPERATION, as individuals are parts of the Race.

It is not our purpose here to elucidate the evolution of an idea, but these things are called to mind because it is our intention to present the outline of an Idea that is far more important in man's evolution than was the idea of the United States Government, which, in spite of present faults, is considered one of the most important institutions on earth. Men made this Government and they maintain it. Under it people have banded together for their welfare. They are not only supporting themselves, and as a whole, "making money" off each other, but they are supplying millions of other people with the necessities, comforts, and luxuries of life. It is a wonderful organization, this country of ours, a sort of a great fraternal mu-

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tual benefit organization, and it is the work of man. But remember that great always succumbs to greater.

There is a greater, grander, nobler organization in store for man that will be far more beneficial to the Race than any organization in existence. When we speak of existing organizations, we mean not only Life Insurance and the grand Secret Orders, but also the Governments of the earth.

The Idea is revealed to man at what is commonly called the "psychical moment" in the evolution of the Race; that is, it comes in its natural place in the OPERATION.

All students know that the Law of Manifestation or Evolution always involves action and reaction, or Vibration. All natural vibrations are circulatory and travel the path of a helix or spiral. The path of the Moon around the Earth and with the Earth around the Sun and with the Sun around the great Central Sun, is as clear an illustration of natural vibration as one could wish.

By drawing a circle you will note that during half of the operation the point is moving *from* the place where it started, and when it gets exactly opposite the starting place, it begins its return journey. The first half of the circle is the Positive element of the vibration or the circle, while the latter half is the Negative. It requires both the forward movement and the

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backward movement to complete the vibration. Nothing is ever complete unless its Positive and Negative elements are united in equilibrium. This is true in the evolution of the Race.

If you will actually draw a circle you will note that when the Negative movement begins it is but slightly different from the last portion of the Positive movement, and it still *appears*, judging by appearances alone, as though there were little probability of its ever reaching the starting point; but as the movement continues it swings more and more in that direction until at last it is pointed directly toward it. This teaches us that in the majestic circles of Evolution, the transformation of states or conditions is neither instantaneous nor erratic, but the New gradually devours and assimilates, as it were, that which was created for its sustenance. "The new is always established in terms of the New and makes its own conditions—not by onslaught and overturn—but by displacing the old ones."

The growth of the new condition begins as all other growth, with a minute creative spark which draws to itself the sustenance necessary for its development and expansion. The more important the condition, the greater the circumference of its vibration and consequently the "slower" the growth. We may say then, that the slower the growth, the more lasting

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the thing or condition. Compare, for instance, the oak and the mushroom.

Since the starting point in a colossal Evolutionary vibration is unknown to man, he cannot locate the exact Point of Change except, possibly, through a process of deduction. Neither is it essential that man should perceive the exact Point of Change with reference to his evolution, else he would be supplied with the knowledge. All is revealed to him in its natural order. We might say that the establishment of a practical application of the Golden Rule had its birth with Jesus of Nazareth. Such a conjecture might be wrong or it might be right. At any rate, we know that there have been about two thousand years of development along that line which appears very slow in the light of the present period of seeming rapid development. Yet we know by the movement of the Earth that the Cosmic whirl is not enhanced!

Nearly every mind that disengages itself for a few moments from its quest for dollars, and becomes receptive to the Universal, can feel an ominous vibration that betokens an auspicious Change. Everywhere people are becoming restless under the present conditions. Everywhere are new movements being inaugurated which are the result of embryonic Ideas. New Zealand is giving the world an innovation in Government. Municipal ownership of public utilities has become very prominent in pol-

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ities and will probably take a leading part in the next presidential campaign. Reform movements are gaining headway everywhere. Men of honor and integrity who have the welfare of the commonwealth at heart, are accepting nominations to office and the people are electing them. Cogent and efficient writers are daily proclaiming the gross errors of the present. The doctrines of ideal Socialism are finding new listeners daily. Tens of thousands, yes, millions, desire a Change!*

Desire is the father of the Thought. Aspiration is the progenitor of the Idea. Necessity is the mother of Invention!

The Change is at hand!

*See Note (γ) Appendix.

“Whosoever drinketh of the water that I shall give him shall never thirst; but the water that I shall give him shall be in him a well of water springing up into everlasting life!”—
John.

CHAPTER XII.

THE RATIONALE OF THE NEW

“Ring out a slow dying cause
And ancient forms of party strife;
Ring in the nobler modes of life,
With sweeter manners, purer laws.

“Ring out false pride in place and blood,
The civic slander and the spite;
Ring in the love of truth and right,
Ring in the common love of Good.”—Tennyson.

It would seem a tremendous undertaking to change the present condition of affairs so as to cause a complete reversal in the methods of adjusting the material relations of men, but the task is not difficult since it will come about naturally when the proper plan is conceived and set in motion. Intelligence must admit that self-evident Truth!

The plan is already conceived and is about to be set in motion.

Impatience inquires “what is it? Tell me all about it so that I can understand it at a glance.”

It has taken many words to set forth the existing conditions and their causes, with which

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everyone should already be familiar. How then can the new Economic System be comprehensively presented with few words? The new, however, is easily comprehended by intelligence that desires to know and is willing to make harmonious effort.

An outline of the Idea—of the Movement and Principles—can be given, but it would require another volume to elucidate the full details, with the probability that such a course would do more harm than good. In fact, publishing the details at this time can do no possible good, since it would but cater to idle curiosity. A way has been provided for those who really desire to know.*

The general subdivisions of the Idea are briefly stated as follows:

(1) THE DESIGN OF THE ORGANIZATION.

(2) PURPOSES AND OBJECTS OF THE ORGANIZATION.

(3) THE FORMATIVE MAGNET.

(4) TOOLS.

(5) MATERIALS.

The new organization is secret for the following reasons: The unlike never agrees with the unlike. This causes antagonism and conflict. The early followers of the teachings of the Nazarene, called Christians, were compelled to not only meet in secret, but to keep secret the very fact that they believed in the exalted precepts taught. This was because the hordes of

*See Note (z) Appendix.

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Evil vastly outnumbered them, and because the satanic malice of the opponents of Good stop at no base means for the extermination of that which it so fiercely hates. The Good dislikes Discord and is in love with Harmony. It desires to go its way in peace, therefore it turns from the Strife and Discord which its enemy loves, and seeks the seclusion of its own peaceful communion.

Again, that which is young needs to be tenderly nurtured; that which is tender needs to be carefully protected from that which would destroy it; that which is precious should be guarded with extreme care; that which is priceless should not be sold.

If the world's wheat supply were reduced to but a handful of the precious grains, how carefully would they be nurtured, protected, and guarded during the sowing and the reaping process until such time as there were again seed sufficient to supply the wants of humanity. The handful of grain would not be sown out in the open either in Fall or Spring, but it would be sown under cover and vigilantly watched and tended and surrounded with every safeguard to enhance its development.

There are other reasons—scientific reasons—which are given to those interested.

Thus is it deemed essential that the Organization for the propagation of the new Economic System which is to displace the old competi-

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tive system be such as will render it practically invulnerable in its infancy to any onslaught of the enemy, should any be made. To this end, the Organization will, in its infancy, be secret. As it grows it will gain power and command increasing respect even from its enemy, enthroned Greed. After a time, like the Christians, it can throw off the cloak of secrecy and come out into the world and perform its work of renovation and reformation.

It is not to be expected that that which is kept secret by the Organization will be disclosed by publication. It is sufficient here to give the Principles on which the New System is based and tell each person sufficient to enable him to decide whether or not he be harmonious and desirous of lending his support and thus become affiliated with the movement.

Thus the Organization will, at the outset, be a secret mutual benefit (not insurance) fraternity. The work of establishing branches will be directed from a Center.

The Constitution of the Fraternity is very brief. It is as follows:

DO FOR OTHERS THAT WHICH YOU WOULD HAVE OTHERS DO FOR YOU.

The Organization is not a creature of man-made law any more than is Christianity a creature of man-made law. The Organization is not for the purpose of enthroning a few individuals as "managers" to their own pecuniary

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advantage. Pure mutuality and co-operation will exist in the Organization, not *seeming* mutuality. It is an Organization of, for, and by the members.

Its general purpose is a grand Federation for World Betterment. Under this Federation, followers of all creeds and religions can unite without interfering with their method or manner of worship, since no individual is required to renounce his religion in order to join his fellowmen for mutual benefit derived through compliance with Natural Law.

During recent years there has sprung up a cult having numerous branches, called New Thought, which, strange as it may seem, devotes its time to the study of old thought. In spite of the fact that there has been no general head to the movement it has accomplished a tremendous amount of good by causing thousands of people to think for themselves. The various factions of the New Thought movement may find, if they wish, a center in this Federation, as can all persons who are with or without church or creed. In fact, each individual who is interested in the welfare of the Race, which includes his posterity, is earnestly invited to join the Federation.

The Purposes and Objects of the Organization may be briefly stated and commented upon as follows:

- (1) TO BAND FRATERNALLY TOGETHER FOR

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MUTUAL BENEFIT AND EXPANSION ALL ACCEPTABLE
AND WORTHY PERSONS WHO ARE IN HARMONY WITH
THE PRINCIPLES OF TRUTH, UNION AND EQUITY.

The word expansion here means more than the expansion of the Organization. It means expansion on the part of each individual member; not only mentally and spiritually, but also in his usefulness in the progress of the Race. Each local Branch will receive the benefit of lectures from pioneers of human thought. Those members who so desire may also have the advantage of what will be the foremost Educational Institution in the world: an Educational System which teaches how to discern the Causes which produce Effects. The road to true Success will be pointed out, and this means not only financial or material success, but also mental and spiritual success.

All that a teacher can do is to point out the way. The individual's knowledge depends upon his own mental capacity. The Educational System will conduct those members, who so desire, behind the scenes of the passing show and teach them the mysteries of its illusions. The brightest perceptive eye will glean the most knowledge.

Members who attain to the higher degrees of the Order will be given the key which will unlock all mystery, especially that which is mysterious in the material world. A "mystery"

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is a natural condition not understood by the individual to whom it appears mysterious.

It has been demonstrated that if people really band together for mutual benefit they can accomplish it, especially if they be guided by intelligence. So a further purpose of the Organization is to make plain to the individual the power that lies within him, and give him a glimpse of the ineffable heights that he can reach during his earthly manifestation. The stronger the individual member becomes mentally, the more strength he imparts to the Organization.

When each individual member of an Organization joins for the purpose of imparting strength to it, he unites with others in the creation of an Order that is impregnable to any assault of its enemies, and thus it is ever present to throw its protecting arm around each loyal member.

Truth, Union, and Equity are three words of tremendous importance to any Organization which aspires to permanence. The mighty subject of Truth was elucidated to a certain degree in Chapter VII. Equity is the child of Natural Union. Union is discussed later.

(2) TO TEACH THE BENEFITS TO BE DERIVED THROUGH INTELLIGENT AND SYSTEMATIC GIVING AND RECEIVING UNDER A PRACTICAL APPLICATION OF THE GOLDEN RULE.

If one will observe the process of Giving and

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Receiving he will understand that the act of Giving is only completed by the act of Receiving. Here we perceive the Positive and Negative elements, or the Duality, which unite for the completion of the operation. It is a natural process governed by Natural Law. There can be no Giving without its complement, Receiving, and this is the reason why one cannot give himself anything. There is no possible manner in which you can give yourself something you already have, because the operation of Giving and Receiving would be incomplete.

In a previous chapter we briefly called attention to the fact that Time and its divisions is that with which we record that which is done. We have also endeavored to make plain that the application of Energy is necessary to Accomplishment. The application of Energy is expressed by Motion, therefore "Time" and Motion are inseparable. It may possibly be a little clearer if we state that it is Motion that causes the Appearance of "Time." To utilize the ordinary conception of "Time" and Motion we may say that any motion requires a certain amount of time. Motion is of infinite variety of duration or vibration. Some motions are great, some small. It is the Earth's regular motion that manufactures our "time." Many smaller motions may occur *while* the Earth makes one complete turn on its axis. We compare the smaller motion to the Earth's motion when we say "it takes so much time." So the

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student will probably better appreciate the relationship of Time and Motion by the simple statement that Motion engenders Time.

The Giving and Receiving process systematized is a manifestation of applied Energy or Motion, and therefore a certain "time" is necessarily involved, which is regulated by the operation.

The new Economic System is a scientific process of Giving and Receiving wherein each individual participant derives regular natural benefits in proportion to what he contributes, as does the farmer derive the increased benefits of the harvest in accordance with his sowing.

It has been said that "it is more blessed to give than to receive," but under the Competitive System the Divine Truth contained in these words has been unappreciated if not altogether overlooked. We have already demonstrated that Greed is Evil. Under the Law of Opposites, Giving must therefore be Good. The gospel of Giving has never been noticeably impressed upon the human consciousness, because of the lack of a Scientific System of Giving, with its complement, a Scientific System of Receiving, which amply provides for the wants of each individual. If one would continue to give, one *must* continue to receive.

One thing is certain, the problem of Poverty, or inequitable distribution of Surplus, cannot

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be solved under the prevailing principle of Grab or Take, which is the principle of Greed. That must be plain to every person who is not an acknowledged slave to Greed and Fear.

If Giving is Good and Greed is Evil, we may, under the mathematical process, substitute as follows: Be not overcome of Greed, but overcome Greed with Giving!

The rational procedure is that which complies with Truth. In this connection your attention is called to an old saw, "God helps them who help themselves." Many of these old sayings are the sophistries of Greed and do not involve Truth. The proper way to convey the idea would be: *God helps him who helps others.*

(3) TO IMPRESS UPON MANKIND THE NECESSITY OF RECOGNIZING THE IMPORTANCE OF PROPERLY ANALYZING AND UTILIZING PROGRESSIVE IDEAS WHICH ARE THE PIONEERS OF HUMAN ADVANCEMENT.

The new ideas that come to the individual members of the race are the precursors of Progress. Without new ideas there would be no new developments. New ideas are a most important part of the OPERATION and should be treated with great consideration.

There is much difference in the individual mentalities through which ideas are manifested, and this causes various grades in reference to their importance. As in all other manifesta-

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tions in Evolution, the Positive and Negative principles apply to Ideas, and we thus find some are beneficent, some barbaric. If all new ideas were good, the way would be very plain. Suppose all vegetation were palatable and nourishing to mankind, would there be any such thing as weeds?

The difference we see manifested in the vegetable or animal kingdoms, we will find in the Idea kingdom, hence we should become skilled in cultivating the nourishing varieties, while we weed out the worthless and noxious ones.

Thus is the Elimination process applied to the Race.

"Search all things, hold fast to that which is Good," is Paul's terse wording of the Principle.

The difficulty one encounters is just how to determine which is good. This can be done scientifically, and the process is taught in the educational department of the Fraternity. This is one of the most important functions of the Organization and is the foundation of World Betterment or real Progress.

(4) TO ACQUAINT MOTHERHOOD WITH THE SCIENTIFIC PRINCIPLES OF GENERATION, WHICH INCLUDE PRENATAL MENTAL INFLUENCES.

If there is any advantage in a knowledge of the sublime Problem of Creation or Existence then the mothers of the race should know. Heretofore men have seen fit to confine such know-

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ledge to secret organizations from which womanhood was excluded. This was well, perhaps, under the prevailing conditions, but the time has now come for a movement that will admit women to the councils and deliberations on the noble subject of Race Regeneration. In fact, they should now be installed in the exalted position they were created to occupy. They should be surrounded by every safeguard, by every strengthening influence, by every congenial environment, which will tend to glorify them and consecrate them to their holy office of Custodians of the Seed.

The new Order admits women to membership on an equality with men, and they are entitled to all the rights and privileges afforded in either the Economic or Educational departments.

(5) TO EDUCATE PEOPLE GENERALLY AS TO THE ADVISABILITY OF INTELLIGENTLY ASSISTING EACH OTHER, AND THUS ATTAIN BENEFITS AND ADVANCEMENT HERE AND NOW, INSTEAD OF BLINDLY WAITING FOR THE INDEFINITE FUTURE.

Nearly all the established organizations of mutual financial benefit are for the purpose of benefiting those who follow *after* us. Would it not be far better for us to adopt a plan wherein the manifestation is Now instead of "tomorrow?" This would also benefit those who follow after. Why not establish and operate a System that will bring benefits to the *living*

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members continuously? Would that not be a wise course to pursue?

This can be done since the Idea, complete in every detail, has been evolved.

Why not set about the intelligent accomplishment of the manifestation of the Idea and derive the benefits that will of necessity accrue from it? If you join with those who are already united, then you will have done your share toward the materialization of the Idea.

(6) TO ESTABLISH CO-OPERATIVE MANUFACTURING INSTITUTIONS AND DISTRIBUTING CENTERS TO FURNISH PRODUCTS TO MEMBERS AT ACTUAL COST.

This feature of the work will finally solve the question of public ownership and will gradually develop into a system similar to the ideal outlined in Bellamy's *Looking Backward*. It will also do away with barter and trade for "profit."

(7) TO INSTALL AND OPERATE AN INTELLIGENT ECONOMIC SYSTEM HAVING FOR ITS OBJECT THE ABOLITION OF POVERTY.

Every intelligent mind must admit that the great *Problem of Poverty can be solved*. Following this it must admit that *it will be solved*. Would it be a miracle then, if the solution were at hand?

Let us banish impotent "Impossible" from our minds. It has held sway as an arbitrary ruler long enough. We are just coming into the knowledge that we are born with the inalienable birthright of Freedom. We can now perceive

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the senility and incapacity of this tyrant, "Impossible," by becoming conscious of our own vigorous young manhood and guiding Intellect. The Race has just reached the age of mental puberty!

When we note the great Order of Things that is established, and then look about us and see the misery and crime and shame spread broadcast over the land, together with the concentration of mighty hordes of Surplus into the hands of a few, must we not admit that the solution of the great Problem is due?

We cannot vaguely comprehend the multitudinous steps in the evolution of the Race, but if we will consider all things carefully, we can, in a measure, determine the proper present course to pursue.

The details of the Economic System are taught within the Order. We can say, however, that it involves the intelligent and equitable distribution of Surplus under Natural Law. As you sow, so shall you reap.

The System also involves Saving and Utilizing.

(8) TO ERADICATE GRAFT, WITH ITS GROSS INJUSTICE AND ATTENDANT DEPRAVITY FROM OUR GOVERNMENT AND FROM COMMERCIALISM.

"Graft" as we have come to know it, is but the fruit of Competition and Selfishness. It is based on Deception and disregard for the rights and welfare of others. The new Economic Sys-

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tem will eradicate Graft because it will supply all of the benefits now obtained through Graft, multiplied over and over again. To complete the reformation, our Educational System will make plain the folly of the present wandering from the Truth. The day will come when the new System will become the "government" as the old System is the "government" today.

(9) TO CHAMPION ANY LOGICAL AND FEASIBLE MOVEMENT TENDING TOWARD WORLD BETTERMENT.

Such a noble sentiment as that should alone be sufficient to attract ardent support from thousands of our people. It is not necessary for us to elucidate that Purpose. It furnishes its own light.

Thus we have endeavored to briefly cover the leading Purposes and Objects of the Organization.

THE FORMATIVE MAGNET is the same as that which forms and holds together any or all of man's institutions. It is the Thing which is responsible for the gigantic proportions of the great Competitive System. It is that which every individual is seeking, namely: personal Advantage, or Profit.

Man is ever impelled toward that which he desires.

The financial or material profit to the Race under this new System will far transcend anything possible under the old, since proper conformity to Natural Law of a certainty brings

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greater benefits than does its violation. That must appeal to you as self-evident.

The profit or benefit to the individual member should supply all of his material wants as soon as he has performed his part of the service. To state it even more plainly:

It is possible, under the new System, for each individual member of the Organization to establish for himself a permanent monthly, quarterly, or yearly income which he can adjust to his individual requirements, and thus render himself independent of the old grabbing process commonly called "legitimate business."

It will not be many decades before the inventive genius of man will have practically done away with manual labor through the invention and utility of marvelous labor-saving machinery. This alone would necessitate some plan different from and superior to the present one for the proper maintenance of millions of individuals who will then be out of employment. They would not desire to become dependent upon sympathetic alms giving from fortunate proprietors, nor would the "owners" of the machinery and property of the country be apt to desire to be burdened with the support of several million non-workers. Therefore, the plan which will solve the problem must be such that each and every individual can participate, perform his share, and reap the harvest of his own sowing, and thus become more

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independent than is possible even under the Competitive System.

The new System should be so devised that it would be impossible for any individual or set of individuals to manipulate it to their own selfish advantage and thus to the consequent disadvantage of others, as the Competitive System can be manipulated today. The new System should be such as to remove all incentive for selfish manipulation on the part of any officer or member. In other words, it should be self-regulating, and should bestow on each and every individual member the exact proportionate benefits to which he is entitled.

The new Economic System is so self-regulating.

Those who have already lifted their eyes from off the ground and partaken of some of those delicious morsels that Jesus referred to when he said, "I have meat to eat you know not of," will find that the new Organization will supply them with ample sustenance of like nature.

Thus we have briefly outlined the nature of the Formative Magnet.

THE TOOLS of the building will be those good souls who are willing to work and teach and build the Organization because it is Good. When they see the Light they will be unable to do otherwise than to follow it. This is because of the inherent Good that has its dwelling place within them.

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THE MATERIAL of the Structure will be those individuals who are endowed with a consciousness that can perceive the Truth and are willing to be governed by it; those who prefer Good to Evil; those who can look beyond their own narrow horizon; those who are satiated with the Old and long for the New.

Thus the herald proclaims the dawn of that blessed Millenium which has vaguely existed as an intangible Idea to the Race consciousness throughout all the darkness of the long incubation period.

If the conditions existing in the fabled Golden Age can be conceived in the mind of man as a definite Idea, he can attain unto those conditions!

The motto of the new Order is: WHAT MAN CAN CONCEIVE, MAN CAN ACHIEVE.

The Change is at hand!

“Ring out old shapes of foul disease,
Ring out the narrowing lust of gold;
Ring out the thousand wars of old,
Ring in the thousand years of Peace.

“Ring in the valiant man and free,
The larger heart, the kindlier hand;
Ring out the darkness of the land,
Ring in the Christ that is to be.”—Tennyson.

CHAPTER XIII

MEMORABILIA

“Men’s hearts ought not to be set against one another, but set **with** one another, and all against the evil thing only.”—Carlyle.

It is fitting that the most important thing to be considered should come last so that its impression will dwell longer in the consciousness.

The theme of this Chapter is vital as it pertains to the Law, and supremely important as relating to man’s conduct if he desires to reap the benefits of the new System. In Chapter IV. you will find an axiom which reads as follows:

Harmonious Union or Natural Union can exist only when each atom works for all and all for each.

“Do to others” is contained in “each atom works for all,” and “what others do to you” is contained in the words “all for each.”

Thus Natural Union is the divine apparel with which a practical application of the Golden Rule is clothed.

The existing condition in the human race is one of sordid conflict for material gain. Raging and seething discord prevails. It is the condition so aptly characterized and stigmatized by Daniel Webster in his inspired reply to Hayne as “dissevered, discordant, belligerent.”

In the midst of this turmoil the sweet spirit

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of Harmony now appears and with voice full, clear, and resonant calls to the masses of crawling, squirming, struggling individuals, "Peace! Peace! Cease your murder, cease your spoliation! Your atonement is finished, your redemption is at hand! Let your follies lie in the past. Go and sin no more."

It is essential that the true meaning of Union be understood by each individual. Union does not mean a congregation here and a gathering there, with each separate association in competition with the others. True Union means uniting *all* the parts as one. The Race should be united.

This new Federation involves not only the idea of uniting our own people, but it contemplates the eventual unity of the Nations of the world. It has for its aim a grand brotherhood of man. Thus will war cease. United under one symbol and with one grand purpose in view, the individuals of the race will pursue their majestic course onward and upward to a transcendant goal which ever recedes as they advance, but ever filling them with helpful Aspiration, until the Law be fulfilled. That is a part of the sublime OPERATION and it should fill us with joy and peace and happiness, and each moment should find us faithfully performing our duty to the Father. There is then a blessed exhilaration in living which causes us to see the good and beautiful in everything. Our soul is filled with music, our eye full of

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light, our mind full of blessed peace when we come into the fullness of life! That is the heritage we ignorantly abandoned.

Union cannot be accomplished by the organization of various independent societies or associations in imitation of the Golden Rule Fraternity for the purpose of competing with the parent organization or with themselves. For men would thus revert to the old condition, and the onward march of the Race would be impeded.

In this new Organization there is plenty for all, and there is no necessity whatever for the organization of more than one federation. It seems superfluous to say anything so self-evident, but the enemy will resort to any means to mislead the people, hence this admonition.

Everywhere in Nature we find manifested the Principle of Union. By means of Union man erects his dwellings. By means of Union the tree brings forth its fruit. It is the Union of our senses that enables us to comprehend. The Cosmos itself is a glorious Union of Divine Essences. Webster conceived the grand truth that Freedom is the glorious fruit of Natural Union. He exclaimed, "Liberty and Union, now and forever, one and inseparable!"

It is then important that we perceive that the duty of each lies in his Natural Union with his fellowmen, each striving to do what he can for others. We should do our work with joyous goodwill. We should impregnate the soil with our Universal Love. We should aid the

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very seed in the ground with our helpful thought vibration. This would bless our bread even in its making!

All of our suffering has been caused by our ignorant rebellion against the Law. We have been out of tune, out of harmony with the Natural Order of Things. Let us get in tune.

When the spirit of discord or dissension afflicts us with its soul-destroying presence, let us make a mixture after the following formula and partake of it freely:

Philosophy	4 parts
Patience	2 parts
Consideration	2 parts
Universal Love	4 parts
Silence	12 parts
	Mix.

Take a tablespoonful in a glass of milk of human kindness every time you feel that dissatisfied feeling coming on. More if necessary. Even excessive use can produce no injurious effects. On the contrary, large doses are exceedingly exhilarating and beneficial.

“I sent my soul through the invisible,
Some lesson of that after life to spell;
And by and by my soul returned to me
And answered, ‘I, myself, am Heaven and Hell.’ ”

Thanks to the wonderful creative faculties of man for the printing press and its accessories, ideas and thoughts can be disseminated throughout the length and breadth of the land, though the voice be dumb. Kindred souls catch up the joyous Song of Progress and swell

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the glad refrain, "Peace on Earth, Good-will Toward Men."

It takes long to awaken the sleeping giant, Mankind; it requires many prods and pinches and shakings before he comes clearly into his waking consciousness, but there will be an awakening—a glorious awakening—and he will recognize his absolute dominion over Earth, and will become master of himself and of conditions. Then truly "shall the desert be made to blossom as the rose." Then will strife and contention with its attendant slavery no longer find lodging place here, and the Earth beautiful will become a paradise of Harmony and Good-will.

Let us thank the good Father that he has endowed us with a consciousness that can comprehend the great duty we owe our fellowmen.

"Blessed art thou, O Father, thy man would be sanctified with thee, as thou hast given him all power."

CONCLUSION

“HEARKEN; BEHOLD, THERE WENT OUT A SOWER TO SOW :

“AND IT CAME TO PASS, AS HE SOWED, SOME FELL BY THE WAYSIDE, AND THE FOWLS OF THE AIR CAME AND DEVoured IT UP.

“AND SOME FELL ON STONY GROUND WHERE IT HAD NOT MUCH EARTH; AND IMMEDIATELY IT SPRANG UP, BECAUSE IT HAD NO DEPTH—OF EARTH :

“BUT WHEN THE SUN WAS UP, IT WAS SCORCHED; AND BECAUSE IT HAD NO ROOT IT WITHERED AWAY.

“AND SOME FELL AMONG THORNS, AND THE THORNS GREW UP, AND CHOKED IT, AND IT YIELDED NO FRUIT.

“AND OTHER FELL ON GOOD GROUND, AND DID YIELD FRUIT THAT SPRANG UP AND INCREASED; AND BROUGHT FORTH FRUIT, SOME THIRTY, SOME SIXTY AND SOME AN HUNDRED.

“AND HE SAID UNTO THEM, HE THAT HATH EARS, LET HIM HEAR.”

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INTRODUCTION

Speech

(a) Speech is the medium of thought conveyance; it is made up of various parts called words and, like any other structure, some of the parts are of more importance than others. This is better realized when we thoroughly understand that the words themselves are of no importance, save as they represent an idea. Considering them in this light we are able to realize the necessity of thoroughly understanding the import of each word we use.

Capitals are unsparingly used in this book for personification and extra emphasis, as are italics, and heavy-faced type. The object being to set forth the ideas as distinctly as possible. Quotation marks are used freely to particularize, and to call particular attention to the thing or condition the word represents, and not the general hazy idea a word of common usage usually conveys even to the thoughtful.

Fear

(b) The individual's ignorance of his true position in the great Order of Things causes him to have an exalted idea of his own personal importance. This, coupled with his ignorance of the real

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meaning of the great Law of Compensation, renders him inordinately selfish. Thus Selfishness is the firstborn of Ignorance.

Fear is the direct offspring of Selfishness, since Fear is purely personal, and we are never frightened at anything we understand or know. We fear the creatures of our own fancy or imagination. Fear, then, is the child of Selfishness and the grandchild of Ignorance.

CHAPTER I

The Procurator

(c) Actual instances have been called to our attention where pure young women, under dire necessity for wherewithal to support themselves and perhaps a widowed mother, have sought employment in one of these modern establishments and have been offensively insulted as follows: Upon learning that the wages were but three or four dollars per week, they have asked how they were expected to support themselves on that meager pittance. They were answered by the manager to the effect that a nice looking young woman has no trouble in finding some "gentleman" who is willing to pay for her room and board.

Every sense of honor, every humanitarian instinct, is sacrificed on the altar of the modern idol, Material Gain! All respect for pure and noble motherhood is smothered in the sordid desire for "Dividends!"

Suspicion

(d) Suspicion differs from Fear.

"Suspicion always haunts the guilty mind;
The thief doth fear each bush an officer."

The suspicious mind fears that it will find in others

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the qualities inherent in itself. Where does Suspicion dwell? On what does it feed? Is the object at which it is directed in any manner to blame for it? Suspicion comes from within, not from without. Suspicion has no place in either an intelligent or a pure mind. If one **knows** there can then be no suspicion. If one does not **know**, then it is well to acquire proper knowledge before he forms his "opinion."

(e) CONQUEST

Before the gates, like Tamerlane, we stand
And view with pride our pyramid of skulls:
Each skull the relic of some ruined life,
The ghastly trophy which our hand has raised
Before our eyes to mark how on a time
We took our brother by the throat, and there
Did wrest away the savings of a life,
The heritage he builded for his age
In mingled blood and tears. The gleaming ax
Wherewith we slew him, glitters in the sun.

This is our boast; the Providence that built
These puny frames put sinews into ours
And shrewder brain than e'er our brother had—
Put in our hand the irresistible
And conq'ring ax our slower brother's head
Can never turn aside. The swift blow falls,
And o'er the dead exultantly we bend
And from cold hands triumphant rend away
The meager purse we do not even need.

No silent pity fills our cruel heart;
No sweet desire magnanimous that he
May sit secure beneath his humble roof
Nor fear the vandal's thunder at his door.

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No calm content when Fortune from her store
Heaps over us a hundred-fold the wealth
Which we, though living for ten thousand years,
Might never reckon nor appreciate.

Ours is the dark, insatiable soul
Of some black Vampire, tearing at the throat.
And, though full-gorged with the poor Victim's
 blood,
Goes searching deeper in the broken heart.

The widow's mite, the pittance hidden deep
O'er which dim eyes and labor-knotted hands
Hang anxiously, we sudden wrest away—
And add another to our heap of skulls.

The slinking thief that prowls the darkened street,
We view with scorn and loftiest contempt;
Then in our might we swing our cruel ax
And blast the life of someone—for a coin!

A mighty fortune builded on the wrecks
Of ruined homes. An edifice whose walls
Were reared in groans; and with its mortar mixed
The blood of thousands slaughtered—for a coin!

Behold us there, a modern Tamerlane
Before the gate! Oh, weaker ones of earth,
Our ax is keen; our brain is stronger; and—
Bow to the stroke—we need another skull!

—LOWELL OTUS REESE.

“Government”

(f) We wish to make a distinction between our
Government and the “Government”—between the
genuine and the spurious.

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The original idea of the humane founders of our Government was that the people should have a voice in the affairs of the commonwealth. The idea was recognized and voiced by the faithful Lincoln in the words "Of the people, by the people, and for the people." **This** idea of our Government is the **real** Government of which we are so proud and which every true American honors, and it is symbolized by the Stars and Stripes!

But alas, that glorious Government has been ignominiously overthrown and in its place, masquerading in its stately robes and assuming its name, is a grasping, grinding, plundering tyrant. This is the "Government" as it really is, and when the quotation marks are used herein with "Government" it is for the purpose of pulling aside the mask for the moment and exposing to view the brutal, menacing, greedy face concealed.

A taste of temporal power is usually intoxicating. The child of greed elected to "office" soon learns of the perquisites—modernized into "graft"—attached to power. During the past thirty years there has been a constant tendency toward the usurpation of power on the part of those whom the people elect to office, until now the officials themselves practically dictate who shall be nominated and elected to office, and added to this **we find that Absolutism now exists** in the "land of the free and the home of the brave!" And the officials arrogantly inquire "what are you going to do about it?"

What **are** you going to do about it, Mr. Freeborn American?

Remember that Judges are as much officials as are legislators and mayors and councilmen! Keep your eye on them, as they are the real power and the real menace of your liberty. One "decision"

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might consign the people to bondage for two generations—or until it be “reversed.” Delusory “precedent” is used by them to conceal either their ignorance or their depravity. Watch them closely—they will bear it!

CHAPTER II

Expiring Competition

(g) To show the trend of human thought on the subject, we append the following editorial from a leading daily newspaper. This editorial was written about two years prior to the publication of this volume, and in it the editor hazards a rough guess that the remedy will be found in government ownership, although he offers no reason why that would produce an equitable distribution of Surplus. Neither does he attempt to show how government ownership would satiate men's desire for material wealth and thus put a stop to the present economic warfare. The editorial, however, is rich in thought and pertinent suggestion:

Will the Competitive System Ever be Done Away With?

The other day there died in this city a laboring man, 45 years of age, who left behind him a widow and eight children. He had worked hard all his life, but with so many children to bring up it is little wonder that he saved nothing. The family are now facing the problem of keeping themselves alive.

One girl, the eldest child, is 18 years of age, and has been working in a factory for three years. The next is a boy, 15 years old, and he, also, brings in a little money. The rest are too young to work, and the mother must give all her attention to the six that stay at home. What money the two eldest earn is not enough to support eight people.

There is nothing extraordinary in this case. Since the

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days of the patriarchs the widow and the fatherless have been left destitute and recommended to the pity of the world. Neither is this a plea for alms. The family thus deprived of its breadwinner has a proud spirit and would not accept the bread of beggary. But does it not seem clear that something is wrong when poverty of this sort can be upon the earth?

* * * * *

If it so happened that the earth were too poor to maintain all the people on it there would be no difficulty in understanding that some must go hungry. But the earth yields far more than enough to feed the whole human race and have plenty to spare. The fault lies not in the scarcity of food, but in the system by which wealth—which is only another name for food and the comforts of life—is distributed. A system which enables one man to accumulate ten million times more wealth than he can possibly use, either for himself or his children, and which at the same time keeps another man, in spite of constant toiling and stinting, at the very border of starvation, is defective, to say the least.

To diagnose the disease is, of course, a good deal easier than to prescribe a specific remedy. Many doctors have spent their learning and eloquence on describing the troubles and sufferings of their patient, but most have neglected to tell how to bring about a cure. Some have proposed local remedies, such as high or low tariffs, but these have been only half-way measures, giving temporary and partial relief, directed against symptoms rather than causes, and doing as much harm as good in the long run, while the disease is constitutional and requires radical, heroic treatment.

Doctrinaires and theorists by the thousand there are with various nostrums, but the practical philosopher, who alone will be able to solve the problem, is too wise to hazard as yet any definite scheme for doing away with poverty. He is aware that law will never put all men on an equality, for nature has seen fit to make them unequal; to give to some more brains, more muscle, more power than to others. He is aware that law will not make bad men good, convert selfishness into brotherly love, eliminate greed and passion from human nature, and he is aware, finally, that no system of society or government will work perfectly in practice.(?)

But there must be some practical system which will be an improvement on the present competitive system. Most

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of the evils of the times can be traced directly to the competitive system. Competition is not a necessary evil, as the trusts have demonstrated by kindly abolishing competition and still thriving.

Probably the remedy will come in the shape of government ownership of railroads, telegraph lines and other common carriers, and government monopoly of the necessary foodstuffs, such as meat and sugar. Long will be the debate before we rid ourselves of the costly competitive system. Old prejudices are not uprooted in a day, and even the practical lesson in communism given us by the trusts will not be taken to heart for many years. The thing to do is for each thoughtful man to prepare for the change by studying the subject and persuading his neighbor to study it. There is a bloodless revolution afoot right now, as any man can see that reads the signs of the times and looks ahead further than the next payday.—The Bulletin, San Francisco, Cal.

CHAPTER IV

Brands of Money

(h) In this work we have particular reference to United States "money." Since "money" is a creature of law, each Government manufactures its own particular brand.

CHAPTER V

Bank Reserve

(i) The total bank deposits are approximately \$12,000,000,000. The banks have about \$1,000,000,000 on hand. These figures include all of the banks and trust companies. Take the institutions **as a whole**, if called upon to return all the deposits at once, as they have agreed to do on demand, they could pay about eight cents on the dollar. The idle money is an evil, and the inability to pay is weakness. Is the system good and strong? By what process of reasoning do bankers assume to pose as finan-

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cial lighthouses? Why is their financial advice held in such profound reverence by the average person?

CHAPTER VI

Floating Population

(j) At Los Angeles, Cal., the huge visitors' registers in the Chamber of Commerce contain over two million, two hundred and fifty thousand (2,250,000) names, while the population of Los Angeles at the present time (1905) is but two hundred thousand (200,000); still only a fraction of the transients registered.

CHAPTER VII

Looking Upward

(k) The general subject treated in this work pertains to the physical and not the metaphysical, but since the same Laws govern in the physical, mental, and spiritual planes of existence, no harm will be done if we occasionally lay aside yard-sticks and peck measures and lift our eyes above the material.

CHAPTER VIII

Accounting of U. S. Money

(l) There has been no actual accounting of U. S. Money for a third of a century. The previous accounting showed that the estimate of the Comptroller of the Currency was largely in excess of the actual volume of Money. The Comptroller has no means of knowing of the Money that is lost or destroyed; the gold coin that is melted for jewelry and other purposes; or the coin that is carried abroad by individuals and there melted and recoined into foreign money. The latest report of the Comptroller states that there are about 3,000,000,00 of United

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States dollars (representations of the unit) in existence. The number of dollars actually in possession of the people from day to day is probably not in excess of \$5.00 each for every man, woman and child, making a total of perhaps \$400,000,000.

Roosevelt's Idea

(m) Here is some thought food for those who believe that "nothing happens by chance." The editorial in the Evening Telegram of August 29, 1902, quoted in full in Chapter VIII., was succeeded by the following editorial, also quoted entire:

"The President (Roosevelt) uttered a whole sermon yesterday in these sentences:

" 'The growth of great cities and of individual and corporate fortunes—the tendency in great cities to divide men into groups and classes—naturally diminishes the realization of that essential underlying brotherhood which ought to be deep in the heart of every American. Looking into the mists of the future, we see dark problems looming up before us. We can solve these problems aright only if we keep constantly in mind that **each must work for all and all for each**. In other words, we need to feel in our being the sense of brotherhood.' "

Is it not fascinating to watch the effect of the vibrations of Universal Thought on different mentalities? How closely related is the idea of the President with that of his Secretary, and yet how differently expressed! Each sees an evil. One says "leave it alone, we are too weak to remedy it"; the other says "something must be done, and the only way to do it is to realize our full duty to each other."

Contemplate these two editorials in connection with the text of this book.

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CHAPTER IX

Machinery

(n) The present machinery in the United States can perform ten times the amount of labor in the same length of time as could be accomplished by the entire hand labor of the world! How long will it be before machinery will do practically all the work now done by hand?

Judges and Justice

(o) We must remember that Judges, no matter of what Court, are merely men, and their intelligence is distinctively human and in no way is in advance of the age as exemplified by their mistakes. Lawyers in private conversation often refer to the Supreme Court as "the Court of last conjecture!" Judges are themselves a product of man-made law; man-made law is the spawn of Modern Commercialism; Modern Commercialism has been shown to be the whelp of Ignorance. The pedigree can easily be traced and established, and cannot be successfully contradicted. A man is no more honorable after he is made a judge than he was before. Honor to whom honor is due, whether he be a judge or a barber. If a citizen desires to be honored, let him do something to merit it. "Honorable" are becoming as thick in the U. S., as "Dons" on Sancho Panza's island!

To bear out our contention concerning man-made law and its application, just read the following intelligent article from the San Francisco Bulletin:

CERTAINTY AND THE LAW

Ten thousand years hence, when mankind shall have passed the stage of barbarism in which it is at present and shall have begun to approach true civilization, readers of history will smile at the crude ideas of law and justice

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which prevail in the present century. We fancy, now, that we are fairly well advanced, and that reason guides most of our actions, but in many things we are childishly foolish and paradoxical.

Consider, for example, the way litigation is conducted in the courts of Europe and the United States. Suppose that a railway train has run over and injured a man, and that he has brought an action for damages against the company. The defendant will demur to the complaint on the ground that it does not state a cause of action, and counsel on both sides will prepare lengthy arguments. If the demurrer has any merit at all both parties will have shoals of precedents in support of their respective sides, for an industrious lawyer can find authorities to support almost any contention, however nonsensical, he may please to make. Courts have been deciding cases for centuries, and all these cases are quotable as authorities. If some judicial ignoramus makes an unreasonable decision in Texas or North Dakota his decision has more or less weight in California, and will be quoted impressively by the lawyer who finds it apt.

The perplexity and contrariety of authorities on most law points really puts the Judge back on his own reason, for the authorities nullify one another. Now, the Judge's reason is merely his opinion, and his opinion depends on many conditions—on his quality of intellect, on his age, on his personal experiences, on his education, on his prejudices, on the condition of his stomach and on the amount of sleep he had during the night before he forms his opinion. Therefore, the court's ruling on the point of law raised in the case is at bottom dependent on chance. There is an appeal to a higher court, but the decision above is quite as clearly a matter of speculation as the decision below. In the estate of Fair, for instance, the Supreme Court of California reversed its own judgment in a case which involved immense interests, which had been exhaustively argued by counsel, and to which the justices had given months of thought and research before rendering the first judgment on appeal. On both decisions the seven Justices stood four against three, and it is not unusual for the Supreme Court to be divided and to reverse itself. Is it not clear, then, that there is no more certainty in litigation than there is in dicing?

Chance enters quite as deeply into trials of questions of fact as it does into questions of pure law. Nothing is more

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uncertain than the verdict of a jury. Frequently, when the same damage case is tried twice, one jury will award the plaintiff \$10,000 and another jury on a retrial will award him only \$1,000. In a will case one jury will sustain a will that another jury will break. In short, the result of a trial on issue of fact is determined chiefly by the drawing of jurors' names from the box—exactly as the result of a lottery is determined. The skill of counsel rather increases than decreases the part played by chance in litigation, for it can help defendants to escape a just liability or plaintiffs to recover an unjust verdict.

If the outcome of litigation in this day, with all our lawyers and our law libraries, is as unforeseeable and as dependent on chance as is the turn of the card in faro or the turn of the wheel in rouge et noir, what is the use of keeping up an expensive and cumbrous system of judicature? Why not adopt the *cadi* system of the Arabs and give a judge absolute and final power in the exercise of his common sense? Why not go back to the trial by battle, in which our forefathers settled disputes by physical force? Why not revive the trial by fire, through which our pious but shrewd ancestors, by requiring defendants to walk through flames, passed all litigation directly up to heaven and gave the Deity an opportunity to perform a miracle in order to save the innocent from wrong? There are manifest and manifold objections to these systems of determining causes, but they are as likely to produce justice as is our own system and they have the special merit not possessed by our system, of being speedy, inexpensive and conclusive.

Modern "Fraternalism"

(p) An actual case that occurred only recently is as follows: An organizer for a worthy young Fraternal Insurance Company went to a small city and organized the nucleus of a prosperous lodge. He interested some thirty or forty persons who were to become charter members. One of the largest established Fraternal Orders learned of this, and sent some of their representatives to first breed discord by practiced means, after which to resort to the bribery of the most influential prospect, paying him

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\$50 to deflect the labor of the worthy organizer to their own camp. The plan succeeded. This is merely given as an example of modern business methods as applied by "fraternalism" and "brotherly love."

CHAPTER X

Insurance Premium Analyzed

(q) To give a practical illustration of this truth we will analyze a "premium" of "legal" reserve fund insurance.

Let us suppose that the premium is \$30 per thousand on an ordinary "participating," straight-life policy. "Participating" means that the insured is taxed a little extra for "reserve fund" purposes and is supposed to participate, under certain conditions set forth in the policy, in the "earnings" of his surplus contributions. "Straight-life" means that the premiums continue during the life time of the insured.

Reserve fund premiums have three elements, namely: an expense element; a mortuary element, and a reserve fund element; divided approximately as follows:

Expense fund	25 per cent. of the premiums
Mortuary fund	30 per cent. of the premiums
Reserve fund	45 per cent. of the premiums

Thus with a \$30 premium the apportionment would be as follows:

Expense fund	\$7.50
Mortuary fund	9.00
Reserve fund	13.50

The mortuary element pays practically all of the death losses, since the average life of a policy is about seven years. Let us suppose that the aver-

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age life of a policy be ten years. The insured would then contribute \$135.00 to the reserve fund, which, with accrued interest, would amount to about \$165.00 at the end of ten years. Only the amount of the individual's contributions to the "reserve fund" together with accrued interest can be withdrawn from the general "reserve fund" to meet the "loss" occasioned by the death of the insured, the balance **must** come from another source! Hence, in the event of his death at this time, the Company would pay his beneficiary the sum of \$1,000, of which \$165.00 would come from the reserve fund, while \$835.00 would be paid from out the mortuary fund. Thus $16\frac{1}{2}$ per cent. of the "loss" would be paid from the reserve fund, while $83\frac{1}{2}$ per cent. would be paid from the mortuary fund.

Does it not seem reasonable that if the mortuary element were slightly increased the reserve fund element could be discarded altogether? This **must** be granted. If it is granted in this case, the same rule will apply to all "reserve fund" institutions.

A Good Insurance Association

(r) We trust it is not out of place here to state that there is one purely mutual insurance association in the U. S. that is operating on a plan, the principles of which are scientifically correct, and the members obtain pure insurance at actual cost. The plan is self-regulating and there is no reason why it should ever "fail." This bears out the author's contention that "reserve funds" are a burden rather than a blessing.

If any person wishes to verify this statement regarding the existence of such an insurance organization that is economic, equitable and absolutely stable without a "reserve fund" attachment, a line

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to the publishers enclosing a self-addressed, stamped envelope requesting the address of this organization will bring the information.

“Fraud Order” Conspiracy

(s) At the time the scheme was concocted the United States Attorney for the Postoffice Department was a man named Tyner. Associated with him as Assistant Attorney was a nephew of his named Barrett. Mr. Tyner was a feeble old man and did little or none of the work of his office. It was Barrett no doubt who was the originator of the idea of using this law for the purpose of blackmail. Before his time very few “fraud orders” had been issued, and those were principally against individuals connected with lotteries—**genuine** lotteries.

Barrett set about his plan with exceeding cunning. He was a “smart” man. He appreciated thoroughly the placid slavery of judges to antiquated “Precedent,” so he conceived the idea of formulating some “opinions” in his official capacity that would undoubtedly be used as a “precedent” by lawyers and courts long after his death. One of these opinions was to the effect that if any individual or business institution, **“used one man’s money to pay another”** it could be deemed either a lottery or a fraud under this law, and a “fraud order” could be issued against the victim! By thus expanding the definition of lottery to cover all business, he enlarged the scope of the law until it now covers practically every business institution! His opinion sounds craftily plausible and it has been the guide in the “fraud order” Department for several years, and it is their Golden Rule today! **Thus**

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Barrett practically made a law for the government of the people.

Any intelligent person, however, after a moment's thought, knows that there is no business institution whatever, whether it be a bank, a life insurance company, or a mercantile institution, that could possibly exist if it were compelled to mark each individual's money for identification and move it or return it only to him. The business life of every business institution depends upon a constant movement of money—or taking money from one individual and giving it to another!

However, we will pass over the pedantic ignorance or cunning trickery exhibited in the "opinion," and the display of either shallow intellect or deliberate corruption on the part of those who use this "opinion" for oppression, and follow Barrett.

After delivering himself of his "opinion" and printing the nonsense at public expense—also he was under salary from the people at the time!—he resigned from his "position" as an Assistant Attorney General of the United States and went to Baltimore, Maryland, and established himself in an office as a lawyer. Then by connivance with the "department" he commenced to hunt his game. The Postoffice "Inspectors" would seek out any institution which could be attacked without the public and newspapers rising in arms against a flagrant injustice, and recommend to "Washington" that a "fraud order" be issued. "Washington" would apprise Barrett of the quarry and its location, and would also issue a communication to the victim, citing him to appear in Washington (!) at his own expense and "show cause" why a "fraud order" should not be issued against him! Barrett would now write to the helpless victims to the ef-

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feet that he was fully conversant with the rules and regulations of the "Department" and that he would be glad to act as their "attorney." Barrett would regulate his fee in accordance with the prosperity of the individual or institution. Black-mailers always adjust themselves to conditions. If the individual or institution employed Barrett, he was invariably successful in "showing cause" why the "fraud order" should not be issued, **and it would not be issued.** If, however, the victim chose another attorney, or represented himself, or failed to appear, the "fraud order" was always issued. Truth and Justice may not like the climate of "Washington" or, perhaps, it was only meritorious institutions, like the E. J. Arnold "turf speculating" establishment of St. Louis, Mo., for instance, who employed Barrett!

Barrett's law business grew and prospered, and the "fraud order" business flourished like a green Bay tree, or rather like a Upas tree.

A co-operative institution in Chicago named the Public Clearing House was finally attacked. An honest, upright, conscientious man, J. Franklin Davis, was at the head of the institution. Mr. Davis is also a brave man, and like all really brave men, he scorns knavery and trickery. Mr. Davis fought the Postoffice "Department" and unearthed Barrett and his gang. For a number of weeks the newspapers were filled with the "Postoffice Scandal." Like all such things, its effect was ephemeral, and it is even now difficult for the public to recall the particulars. Very few know that this law was used by thieves and robbers as they would use a sand-bag or a revolver. The newspapers did not mention the thing of real importance.

Such a condition can easily exist again—may

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exist even now—since the law is the weapon utilized. All that is required is the vicious mind back of it. Then again, revolvers are often discharged accidentally to the great injury of some individual; and also there is the old plea of “didn’t know it was loaded.” In other words, the law might be used unjustly through sheer stupidity.

The machinery at “Washington” continues to grind out “fraud orders” galore. It is getting so that if a business antagonist wants his competitor’s business killed, he can employ the government “fraud order” Department. The “Department” seems to think it is the only law in existence for the “regulation” of business!

It is only a question of time until there will be another evanescent “Postoffice Scandal.” People will exclaim for a day “how dreadful,” but they will give no thought to the slaughtered victims, and there is no provision in “law” for their recompense. “Officials” dislike to provide for their own punishment. It is the other fellow they want “governed.”

Verily the fruit of the Tree is bitter fruit.

Postoffice “Inspectors”

(t) The writer has known of “Fraud Orders” being issued against honest and upright citizens whose personality and business were entirely unknown to the Postmaster General or any of his underlings, including “Inspectors.” Such “fraud orders” are issued at the instigation or “recommendation” of Postoffice “Inspectors.” A Postoffice “Inspector” is, with certainty, a person of mediocre intelligence even though he be honest, as evidenced by the position he fills. It is the low-salaried position of an underling and is a political affair. It must be evident that a man seeks such a position because

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he is unable to make a living in ordinary professions or pursuits. Does it not also seem probable that, under the present conditions, if he is not a "grafter" when he seeks the position, he is very apt to become one soon after? That is logical, is it not? These are the men to whom the people pay small salaries for tyrannizing over them with their "fraud orders." They are getting so they work the "fraud order" game for all it is worth, undoubtedly receiving "inspiration" from business competitors or enemies of the victims. Whenever you hear of "fraud orders" being issued, just realize that the fraud is committed by our delightful "government," since the person against whom the "order" is issued could be adequately punished in the ordinary manner if he actually commits a wrong. That's logical too, isn't it?

Too Much Law

(u) Many thinkers are recognizing the futility and absurdity of so many thousand "laws," and a few are voicing their sentiments as witness the following editorial from The Saturday Evening Post:

LESS LAW AND MORE JUSTICE.

"Now comes a new and wonderful remedy for the oppressions and exactions of the monopolist and secret freight-rate sand-baggers and operators of faked or stolen franchises. They are thieves—just plain, grand larceny thieves. They have violated the laws against larcenies. One would say: 'The way to stop this business is to enforce the law.' Not at all! Here is the proper procedure: Since these men have violated existing laws, we must get at them by passing laws forbidding men to violate laws. And should that dire threat fail of its purpose, then let us assemble Congress or the Leg-

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islature, and pass laws forbidding men to violate laws that forbid them to violate laws. More laws, and still more laws, yet again more laws, until the sheep on ten thousand hills cannot give up skin enough to engross them upon or to bind them in.

“About the best thing that could happen would be to repeal all our criminal statutes, and in their place enact a selective few of the Ten Commandments with appropriate sanctions attached by way of clinchers.”—Saturday, Dec. 9, 1905.

Congress has just convened and a newspaper headline reads “Thousands of New Bills Introduced the First Day.” Do you, reader, know what they were about? Yet one of the fixed rules of “law” is “ignorance of the law excuses no man!” There will probably be five thousand new “laws” enacted during the next twelve months. Will they improve conditions?

CHAPTER XI

Malicious “Newspapers”

(v) A splendid example of the evil accruing from the utterance of inane thought is a modern newspaper presided over by a personification of Ignorance and Maliciousness which persistently opposes new Ideas without reference as to whether they be good or evil. Mixed with what we term the legitimate or helpful news, is the malignant obloquy and slanderous rant of professional defamers and traducers. In pursuit of their nefarious “calling” their minds have become thoroughly saturated with the filth they have mentally juggled for years, and they have reached the very depths of human degradation. They are strangers to decency, honor, and honesty, which is conclusively

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proven by that which oozes from them. Judge the tree by its fruit. The very sight of a clean, honest man acts upon these assassins of the commonweal as a red flag to a bull, and stirs up the bile of their pestilential minds until they seek to bedaub him with the filth of their own nauseous excrement. This may be considered strong language and out of keeping with the spirit of this book, but the evil we endeavor to picture by means of mere words is so thoroughly vile that it can only be expressed in strong terms, no matter how much we may deprecate their use. Were this evil treated in other publications we would not allow it to contaminate these pages, but other publications no doubt deem it unwise to unduly stir up a skunk.

Hundreds of thousands of people, yes millions, know that the general condition of affairs as they relate to the human race and its progress is not only unsatisfactory, but altogether deplorable, yet few realize that this condition is made far worse by these "newspaper" degenerates who contaminate the minds of thousands of people with mental maggots and festers. The daily mental food of thousands—adults and children—consists of a confused mess of mental pictures set forth in the daily newspapers depicting the morbid, the sensuous, the vicious, the degrading deeds committed by different members of the great human family. As a rule the "news" is colored with the reporter's vivid and vicious imagination. Most daily newspaper reporters are always in a great hurry because of the limited time allowed for the preparation of the "story." The best reporter is the one who can write the most sensational account of an occurrence on the most meager information. The average reporter will rush into an office building, look at the

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lettering on the door of some concern he is about to "write up," will fly back to his office and concoct a "story" that will cause a nine days' wonder to those thoughtless mortals who relish such drivel. The only restraint there is on a reporter is the editor who scans the stuff to see whether or not it be libelous. Some newspaper men actually delight in the wanton destruction of the character and reputation of every upright person in the community, while they will laud to the skies human parasites who exist only to prey upon their fellowmen. Why will human beings stoop so low? Because they can get a dollar or two by means of it.

Although there are no man-made laws provided for its punishment, this crime against Progress committed by malicious Ignorance is the greatest error, excepting possibly wanton murder, that the human consciousness will stoop to commit, for it is a crime that affects the welfare of and pollutes the whole Race, and it is the progenitor of thousands of other crimes. The body politic should so recognize it and treat it accordingly.

This does not apply to all newspapers, but only to those that deserve it. Should anyone so desire we can probably give specific examples. People of intelligence, however, can turn the light of Truth on newspaperdom and readily determine for themselves which are the petty scandal mongers and malicious ranters.

No person who has the welfare of the community at heart should in any manner contribute toward the maintenance of such a newspaper, nor should it be allowed in the home. It were better to welcome smallpox or scarlet fever into the family, for that could affect the body only and would not contaminate the soul. "Is not life more than meat?"

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The Good in Manifestation

(w) In this connection weigh these fragmentary savings of Jesus:

"Know the truth, and the truth shall make you free."

"Ye neither know Me nor My Father: if ye had known Me, ye would have known My Father also."

"I and My Father are one."

"I am the resurrection and the life."

"He that loveth his life shall lose it, and he that hateth his life in this world shall keep it unto life eternal."

"He that believeth on Me, believeth not on Me, but Him that sent Me."

"If I go I shall come again."

"I am the way, the truth, and the life."

"I speak not of Myself, but the Father in Me, He doeth the works."

"And I shall pray the Father, and He shall give you another Comforter, that He may abide with you forever; even the Spirit of Truth."

"But the Comforter which is the Holy Ghost, whom the Father will send in My name, He shall teach you all things."

"But when the Comforter is come, whom I send unto you from the Father, he shall testify of Me."

"And when He is come He shall reprove the world of sin, and of righteousness, and of judgment."

"When he, the Spirit of Truth, is come, he will guide you unto all truth: for he will not speak of himself; but whatsoever he shall hear that shall he speak; and he will show you things to come."

Jesus knew that God is universal and that his Consciousness was but a manifestation of that Good, the Father! The Comforter is the Good, and

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it is with you whenever you do not drive it away with Evil. Jesus said truly "the Kingdom of Heaven is within you." The Kingdom of Heaven is the Cosmos, and you are the Cosmos in miniature, having the capacity of attaining unto all the power and wisdom that Christ manifested.

"Ye are my brothers, my friends," said the Nazarene, "all these things that I do ye shall do and even greater when you come into the knowledge of the Good—when you know the Father."

He that hath ears to hear, let him hear!

An Inspired Poet

(x) No one can read Mr. Grant Wallace's poem, *The Three Visions*, without realizing that it is a true word picture of the chaotic condition of sociological affairs as they exist today. It was written when the author was in close touch with Nature—the first lines, in fact, practically describing the situation.

Few can read it without the thrill which invariably accompanies inspirational work. That this beautiful poem is the work of inspiration, few will deny; that it will live to be read and reread by future generations, is a foregone conclusion. The quotation in the text is found in the second Vision.

THE THREE VISIONS

BY GRANT WALLACE

At midnight on the cloud-capped, craggy spine
Of this new Western world, I lay me down
And dream a dream. Methought I sat aloft
And gazed across th' abysmal deeps of Time,
Adown the dim perspective of the Ages.
Before me passed in ghostly, mad review

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The long procession of the Age of Blood—
Injustice, Savagery and brutal Crime.
There Murder stalked the earth with gory face,
And wolves of Hunger Hate and Rapine howled,
And soldiers, villains, serfs and feudal lords
Tossed high their battle-axes, shields and swords,
And yelled, "Long live the King—Long live King
Brawn!"

I saw the red arena; ladies fair
With downward thumbs; men thrown in sport to
beasts;
World-teachers crucified, burned at the stake; /
The rack, the galley, the Ordeal of Fire;
Whole nations, clans and tribes put to the sword
In senseless battle, and the lowly homes
Of Innocence made desolate.

I marked
Where slowly crawled a brace of white-faced slaves,
Sore scourged by whips of thorns, and bent to earth
Beneath the weight of sacrificial stones
Adrip with their slain brothers' purple gore,
And led by Superstition, cowed and blind.
I saw blood-glutted warriors meet and feast
At swinish bacchanals 'round wassail bowls;
There galloped by swashbuckling thieves who dared
To meet their foemen bravely, eye to eye—
Held life a bubble, and as little knew
Of Soul as did the shaggy beasts they rode.
It was a grewsome scene of blood and stress;
Force ruled that ancient world, and Might made
Right.

"Away with visions of archaic years
When Muscle ruled the world," I cried at last.
"Paint me no more the crude, rough Reign of
Brawn,
The Goths, the Attilas, the Genghis Khans,

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Freebooters, hangmen, pirates, slaves and thieves,
Tearing each others' throats through lust for blood.
Show me the Present with its Brotherhood—
Show what two thousand years of Christ have
done!"

And lo, beyond the far rim of the world
Swept all that wild hallooing cavalcade—
The Sons of Thunder of the days of eld;
The echoes of their hoofbeats died away:
And so the dream of brutish horror passed.

* * * * *

I looked again. Another pageant grand,
Interminable, stretched afar across
The misty earth from pole to pole; but lo,
These marchers seemed the same I saw before,
Decked now in costumes for the masquerade—
Brute Force linked to Finesse and Brawn to Brain!
Enthroned upon a pile of money bags,
Surrounded by a horde of parasites
Effeminate, blase and sinister,
A valet to adjust his monocle,
In evening dress, the smug King of Today,
Propped in his private Car of Juggernath,
Rolled past o'er boulevards macadamized
With hundred million humble toilers' skulls
Cemented with the blood of slaughtered babes.
I saw the Monarch Greed, "with power too great
To keep or to resign," wave high his rod
Of empire. Then like corn by tempest swept,
Rank after rank each forehead touched the dust.
There in the chair of State, upborne by Toil,
Sat vile Corruption, gravely drafting laws
To make his Judas gold respectable;
And Crime came strutting by disguised as Law
And Theft and plutocratic Anarchy,
Hypocrisy and Wealth and polished Guilt,

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Led by the Church, all loudly worshipping
A caricature of Christ, the Socialist!
A hoast of quaking cowards, bolstered up
By purchasing eodes and hotmouthed gatling guns,
And justified by statutes made by Greed,
Lolled, eushioned, in the vanguard.

Canting Wealth,

Stealing from trusting Toil the Golden Calf,
Gave baek the hoofs and horns for Jesus' sake.
There masqueraded pirates of the mart
And perfumed, seientific carpet knights,
In exploitation of the hopeless poor.
Then velvet-handed, smiling Murder came
Disguised as Business; and behind I saw
Poor, slaving Genius grinding meal for Dives.
Cold Intellect, with Soul asleep or dead,
Ate the dry rot of crude Materialism,
And 'neath its heel crushed Pity, Faith and Love.
I saw unthinking men led from the plow
To slaughter millions of embattled kin
'Gainst whom they never knew a cause for strife,
Urged on by that last rallying call
Of seoundrel Power, the cry of "Patriotism."
Yea, I saw Peace more cruel far than War,
And hopeless Grief that knew not why it wept.
I saw a struggling, mole-eyed, groundling race
All trodden 'neath the thundering iron hoofs
Of what it blindly named Necessity.
I saw the men in power all serving Gold,
With none to govern it. One only tongue
Of Oracle:—Gold spoke, and God was dumb!
Then I beheld the world's supreme disgrace.
Afar I saw a famished million eringe
And crawl to taste a bite of charity
And madly riot over doles from wealth—
Vast wealth their own enfeebled hands had made—

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And crumbs that dribbled down from banquet
boards

Of those so rich in gold, so poor in soul—
The predatory Aristocracy.

Came stunted men devouring one another,
And toilers dying thick as autumn flies
For sake of Dividends and in the name
Of Christ and Law and sacred Competition,
While Want and Cold and Hunger led the way
To Crime and Shame; and following fast there came
Thin-faced Industrial Slaves; and frail child hands
Worn to the bone in factory and mine
Upraised, prophetic of the coming Terror!
Behind the scented Judases who Take.

I saw the world-long line of Nemeses,
The toiling, starving, thinking Men who Make,
Come like a writhing python, hungry, blind,
Slow, crawling on its belly up the steeps,
The craggy steeps of Progress and of Time;
And from afar a hollow murmur, hoarse,
Portentous, dread, as of a capped volcano,
Came wailing, rumbling, down the wind—the great,
Exceeding bitter cry of the Oppressed—
The cry for Justice and for Brotherhood!

* * * * *

The curtain fell. That midnight vision dire
Went out forever. Then the Future rose
Fair as a star. I saw in every man
The Intellect mount guard above mere Brawn,
And over both his Spirit rise supreme.
I saw awakened Universal Love—
The slow, sweet fruit of aeons numberless.
The worship of the fetish Property
And Vested Rights and Privilege and Cant
Went out when Individual Gods awoke,

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And all mankind assumed its ordained place
Above the products of its toiling hands.
I saw the millions walking close to God;
The reign of Might was done, and in its stead
Co-operation and the reign of Love;
For Love was Queen, and only Life was sacred!

Prof. Edgar L. Larkin's Significant Impressions

(y) Here are given some very remarkable ideas by Prof. Edgar L. Larkin. These articles appeared just as the MSS. of this book was completed and they are so pertinent to the subject and come from such a thoughtful source, that they are reproduced practically entire. "Mental Chaos" appeared first, and a week later it was followed by "Remarkable Mental Conditions." Note the change of tone or attitude in the consciousness of the able writer. The general tone in Mental Chaos is one of deprecation of the criticisms of the established order of things, while the article on Mental Conditions is distinctly iconoclastic. The language criticizes present conditions in even stronger terms than the author employs.

All these things are but a part of the Divine Plan. Gold and jewels are of small value when compared with a human soul, and the Soul constantly yearns for the food it needs, and which blind ignorance ever withholds from it. Men devote several hours daily to catering to their physical wants, and begrudge even a few moments spent for mental food, while the higher life—the Soul life—is ignored completely.

Prof. Larkin depicts a general condition in Race Evolution, and "thieves," "robbers," "grafters," etc., are ignorant human beings irresistibly

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swayed by Greed and Fear. Their animal nature is predominant, and they are unconscious of the existence of an earthly state which far transcends mere animal gratification. They are to be pitied as we pity any other form of insanity. The time will come when our prisons will be transformed into asylums where thieves and robbers and others made insane by Greed, Fear or Malice, will be taught the logical basis of Truth and the beneficent results obtained through its application by the individual.

MENTAL CHAOS COMING ON

A few samples of questions received here by the hundred, from all parts of the country:

Q. Is the Darwinian doctrine of evolution of animals and man considered settled?—H. A. C., Albuquerque, New Mexico.

A. Biologists are in a state of mental chaos, and all other scientists except mathematicians. All laws of nature, about fifty so far discovered, that are based on mathematics, are known to be settled on a rock foundation. Such sciences as biology, physiology, mentology and medicine must struggle for a hundred years to come to really settle anything. Chaos reigns supreme among these studies. Nothing is known about the origin of life of any kind, plant or animal.

Q. Is it true that the earth could come to an end and make no difference in the motions of the universe?—Mrs. A. W., Memphis, Tenn.

A. It is indeed true. Move one corner of this paper one inch. You disturb at least two million pieces of dust. Each one is exceedingly small. But it is larger in proportion to the combined mass of all the billions of particles of dust in your room, in which you may be reading, than the earth is to the quantity of matter now known to mathematicians. Rustle the paper slightly fifty times and you hit one hundred million pieces of dust without any effect on the particles in all other parts of the room. Therefore, one hundred million worlds like the earth, with all the people on each, could be annihilated and no effect could be de-

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tected in the vast universe. Microscopic effects would be detected by an astronomer in our little local solar system if the earth should be destroyed. The universe is not aware that the earth exists.

Q. What is the distance from the earth to the nearest star?—A. A. W. A., La Crosse, Wisconsin.

A. Twenty-five thousand billion (25,000,000,000) miles.

Such questions continually pouring in from everywhere indicate a general state of inquiry and an awakening of mind. Visitors here from all parts of the world make similar inquiries day after day. For some reason, when they find how minute the earth is they are depressed.

The great dome of the observatory is thirty feet in diameter and is a hemisphere. I have a little ball three and one-third inches in diameter. The dome represents the sun and the ball the earth. This is an object lesson, and everybody is astonished when they make comparison. Troubled looks appear on some faces, hopeless expressions on others. Some of the women gaze wistfully around, and a few venture to ask "if I am sure the earth is that small." But the sun is a little star and looks like the point of a needle from space.

But why be cast down or distressed? Human beings are a part of the universe, no matter how small their combined dimensions may be. Nevertheless, there is a general unrest in the minds of the people. I was not aware that it is so general until I came here and came in contact with all kinds and conditions from every part of the world. They tell me what they read in papers, books and magazines. It is common to hear these remarks: "Oh, I wish I knew what to believe," "I am all unsettled," and at times I hear this: "I have no belief."

Raging controversies are agitating the minds of the people here and in Europe. In fact, Europe is all torn up; especially England. The only proposition I can find that is not attacked is mathematics. They are afraid to tackle that job. Everything else, ancient or modern, is daily attacked with vehemence.

No belief escapes, and anything venerable for its antiquity is attacked with increased violence. Magazines that contain nothing but attacks on all existing conditions have large circulation. They come tumbling into the observatory in every mail. It seems as though I can hear the discordant, shrieking voices of the agonized races of

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the earth. Positively, humanity is a seething, turbulent, chaotic mass now. They are trying to overthrow everything you ever heard of, with attacks from all directions. Even the Constitution of the United States is called in question.

The reader will be surprised, but magazines are published striving to upset our social condition and prevent laws regarding marriage. Our divorce laws are being scored from the ground up. Much in the Government is subjected to seathing rebuke. The Senate of the United States is a glittering object of virulent hate. The postal laws are being attacked.

Courts, judges and lawyers receive broadsides. It is true, there is a rapid decline in respect for judges and their decisions. I hear it often up here—"big thieves go free." We will have chaos indeed when the people lose their long time respect for laws. The criminal world is a terrific maelstrom; and at few epochs in history has crime been so formidable. Criminologists have recorded about eighty new kinds of crime since the civil war, all invented and studied out with surprising skill and perfection since that scene of woe. The polished and accurate crimes of insurance, banking, stock jobbing and trusts are new in human history.

The Greeks and Romans debated for centuries on the street corners, in lyceums and academies. But now everybody with an argument rushes to the papers and magazines. It may be that these millions of arguments will be for the best in the long run. An epoch of seething chaos may come on, and then be followed by a reign of order; but now chaos is approaching with rapidity.

In olden times, before newspapers came, a father would teach his son a certain idea, and he his son, the same without change, and so on for centuries. It was next to impossible for any other idea to come in the succession. But now all one has to do is to read and get a dozen new opinions on any hereditary question. This process surely must in time produce marked effects.

Suppose each person in the United States held to a belief differing from all the others, and it may well occasion wonder as to what effect such chaos would have on our welfare. Or, if such a condition ever sets in with full force, could order ever be restored? This may prove to be a serious problem; but look at it as we may, the fact stands out clearer and clearer every day that many beliefs are

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rapidly waning.—Prof. Edgar L. Larkin in N. Y. Sunday American.

SOME VERY REMARKABLE MENTAL CONDITIONS

I am fascinated with the majestic new science, mentalism. The science of mind is as intricate as astronomy. Indeed, it is more complex than the science of the stars.

Astronomy is based on the most rigid mathematics, and you can grasp it by numbers and figures. But the human mind eludes all computation. You cannot subject it to geometry or calculus. I am situated in a place where the varying states of mind can be studied at leisure, in an astronomical observatory on the top of a mountain. It is a capital place in which to study mentality. Visitors from all parts of the world come here, and it is easy to make analysis of their mental states.

Mentalists have noted and recorded periods or epochs of mental aberrations. An entire nation can be thrown into morbid mental conditions. Many cases are of record in books of mind. Maniacal conditions come on without attracting attention at first, but soon the awful thing is as plain as day.

The United States is in a dreadful mental disease now, and the minds of the people are sorely distressed.

Within a year, I have met men almost on the verge of insanity regarding money. I have not been able to find an exactly parallel case in the history of the world. Rome was money mad once or twice, but the malady was not of such virulence as that now on in our own country.

The horrors of the diseased conditions in New York are simply working enormous evil throughout the nation. Wall street, on the body politic, is as a cancer on a human body.

Suppose the members of a family should all hate one another. What troubles would ensue in the household. The United States ought to be as one great family—a happy, contented people. But the reverse is coming on apace; it is here.

Now, I am in a place where the feverish pulse of the nation can be examined. I talk with intelligent people from every state and city in the Union. Smouldering fires of hate are burning low, against Wall Street thieves. I hear the most prominent men called "thieves," "contemptible thieves," "perfect thieves," "polished scoundrels," "rob-

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bers," "merciless fiends," "buzzards," "grafters," "devils," "ghouls" and other epithets, day by day. The life insurance thieves are called "ghouls" and "hyenas," for they are looked upon as grave robbers. This idea is associated with robbery of men who dig and delve to raise money for premiums, that their children may have a little when they are gone.

In Egypt the graves have nearly all been opened by thieves after gold buried with the mummies. Gold trinkets, finger rings and necklaces have often been taken from the dead. And the insurance thieves in New York have been compared to the ancient thieves within my hearing.

Perhaps the New York robbers cannot help but steal. Thus: take men past seventy, who have so much wealth that they cannot use the income. They steal with all the rapacity of a starving man. They are money mad. And the awful madness is at this moment contaminating the minds of the people, like a cancer.

The effect is terrible on young men. Have the Wall Street robbers no sense of responsibility? Are they dead to all that is good in human nature? And do they like to be so intensely hated?

One would think that they could even feel the "waves of hate." Do they not know that floods of hissing words of withering scorn are poured upon their heads?

Of course, all argument is lost on a maniac. Perhaps the great thieves beyond the age of, say, sixty years, are to be pitied. Take a crank, argue with him, and no impression can be made on his obdurate mind.

A deplorable condition is now on. Statesmen must grapple with this money disease. Entirely new sets of laws must be enacted. Our present laws do not seem adequate; or else the application of existing law fails completely.

I happen to know that the minds of the American people are being poisoned. I have often engaged in conversation with tourists from Europe; and have asked them to express their opinions freely. They agree that the giant thieves will come near wrecking our Government. Amazement has often been expressed here that robbers appear in such high places, and that men will steal merely for the "pleasure" of stealing, as one man expressed it.

It would be a great treat for writers on economics, sociology and political affairs to come to this observatory and

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study these questions for several years. They would be as much astonished, no doubt, as I am.—By Prof. Edgar L. Larkin.

CHAPTER XII

Additional Information

(z) It will not be long before there are many Branches in each State. Already the membership numbers nearly two thousand intelligent men and women who have banded together for their welfare and for the welfare of their country and the Race. The membership is not confined to any particular locality, but extends from the Atlantic to the Pacific. Any person who is really interested in the work being done and who wishes to learn more of the organization will be put in touch with some of the present membership by the publishers of this book upon request.



THE SYMMETRY OF THE ARGUMENT

THE continuity and blending of the Chapters in Metamorphose is the Argument unitized.

The book contains so much that is new—so much that is uncommon and startling to the average reader—that the publishers deem it proper to set forth a brief summary designed to assist the student in determining the relationship of the Chapters, their logical sequence and their union. To this end is the following:

The Foreword discloses the attitude and desire of the author.

The Introduction contains in its brief three pages a veritable storehouse of thought. It is designed to awaken and inspire to action the thinking or reasoning faculties of the reader. It can be read anew with great advantage each time the book is opened.

Chapter First expresses the necessity to each individual member of the Race of acquiring enlightenment on the great problems that confront us, while

Chapter Second vividly portrays the absurd and oppressive plight in which the race is entangled.

Chapter Third discloses the evil causes that have produced the evil effects. This prepares us for

Chapter Four which turns on the Light and elucidates most interesting and instructive information on the great question of finance. This is naturally followed by

Chapter Five, which reveals most amazing things that men have accomplished *without* a definite plan, and hints of vastly greater things to be accomplished by the *intelligent* Utility of things, especially money. The closing paragraph of this Chapter makes apparent the necessity of our understanding the Natural Laws which should govern an intelligent system of economics. So

Chapter Six on Fundamental Principles delves deeply into the great forces of Nature and shows clearly yet simply the harmonious operation of the Principles which "regulate the intricate movements of all things," and which, necessarily, must be intelligently utilized by men in solving the great problem of Poverty. Now comes

Chapter Seven, the basic Chapter of the book, which elucidates the great universal LAW in which the Fundamental Principles outlined in the previous Chapter are oper-

ated. This Chapter is the pivot of the Argument. It is the central Chapter of the book, and is the center around which revolve the varied ideas presented, or from which they radiate. An understanding of the Fundamental Principles enables one to quickly understand

Chapter Eight which discusses an all-important, but heretofore ignored, branch of Economics in a most extraordinary manner, and serves to disclose to the reader the vitals of the momentous question. This leads on to

Chapter Nine which shows the imposture that is practiced by smug "respectability" in levying tribute upon the unwary. After carefully considering all that has preceded, we are now prepared for the remarkable revelations of

Chapter Ten, which materializes some of the phantoms that men delight to chase. One has but to read the closing paragraph of this Chapter to become conscious that the attainment of wisdom is necessary to the solution of the Problem. So in

Chapter Eleven is discovered the means of obtaining wisdom. "Understanding" is a matter that rests entirely with the individual. The reader who becomes conscious of the ideas here set forth has gained treasures beyond compare.

The majestic picture of Race Evolution set forth in the latter part of this Chapter is soul stirring. The logical sequence of all that has gone before is found in

Chapter Twelve. It sings with Tennyson, "Ring out the Old, ring in the New," and it discloses the Idea around which to build the new structure.

Chapter Thirteen records things to be remembered—Memorabilia. It is a beautiful and fitting end to one of the most remarkable books ever given to mankind.

The Appendix is, of course, supplementary and explanatory.

Summed up the **Argument** may be briefly stated as follows:

Man is out of tune, out of harmony with the natural order of things. Let us get in tune!

Metamorphose discloses the proper course to pursue.

WORLD BETTERMENT LEAGUE

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